

The Commonwealth of Massachusetts

ANNUAL REPORT

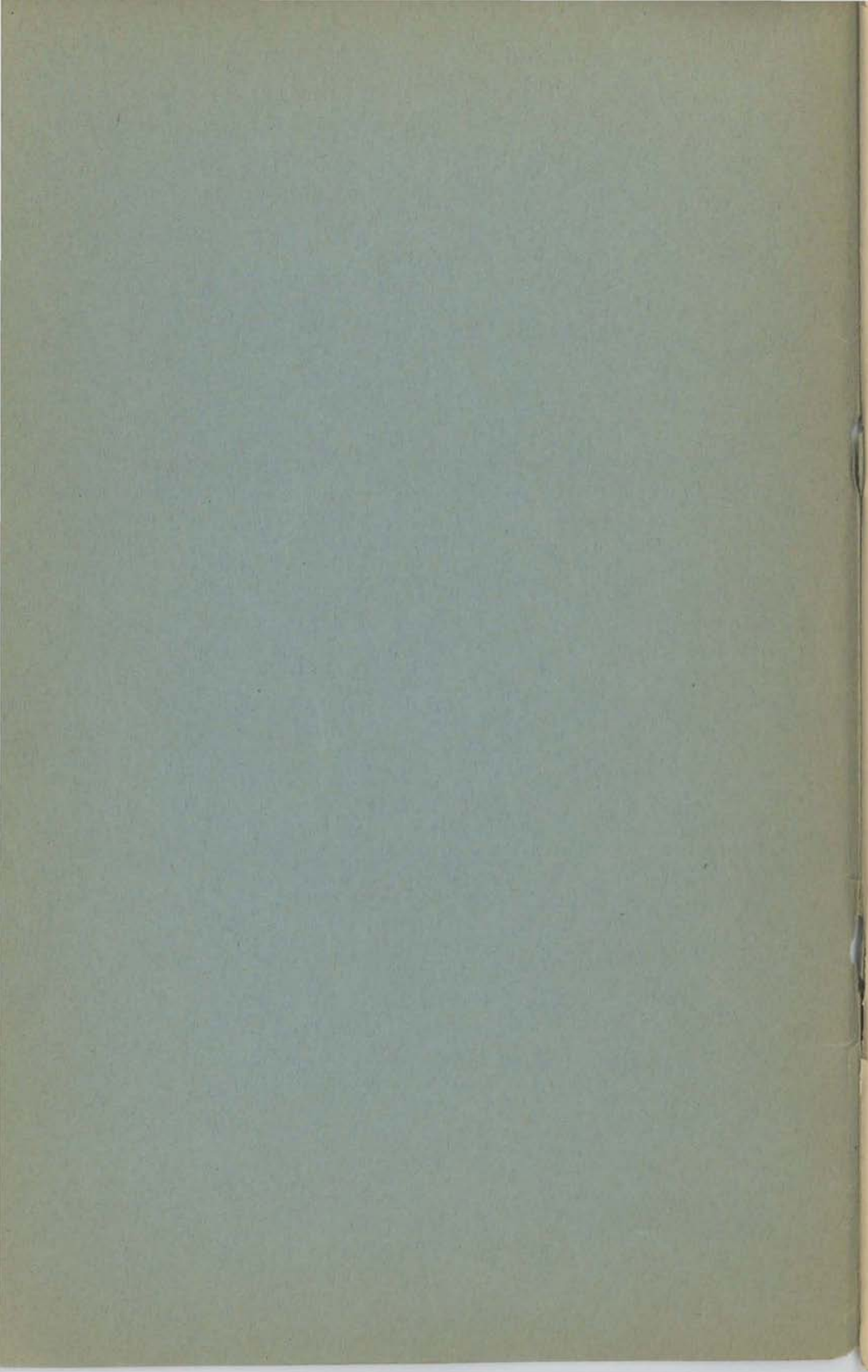
OF THE

State Board of Housing

FOR THE YEAR ENDING NOVEMBER 30, 1937

DEPARTMENT OF PUBLIC WELFARE





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DEPARTMENT OF PUBLIC WELFARE

State Board of Housing

JOHN CARROLL, *Chairman*

J. FRED BECKETT
JOSEPH F. HIGGINS

FRED J. LUCEY
SIDNEY T. STRICKLAND

CHARLES P. NORTON, *Architectural Adviser*
PERRY F. NANGLE, *Director*

REPORT OF THE STATE BOARD OF HOUSING

To the Honorable Senate and House of Representatives:

The fourth Annual Report of the State Board of Housing, covering the period from December 1, 1936, to November 30, 1937, is herewith respectfully submitted.

Foreword

Since the establishment of the Board in 1933, Housing has been of an emergency nature based upon the necessity of relieving unemployment. While the latter is still true today, the Federal Government has at last recognized the problem of housing the low income groups now living under sub-standard conditions as a public responsibility. It establishes this as a definite governmental policy through the passage of the United States Housing Act of 1937.

This Act provides financial assistance to the States and political subdivisions thereof for the elimination of unsafe and insanitary housing conditions, for the eradication of slums, for the provision of decent, safe, and sanitary dwellings for families of low income, and for the reduction of unemployment.

It provides for the appropriation of \$526,000,000 to be spent over a period of three years. This will permit long range planning on the part of the cities and towns and assures them of Federal aid when they can demonstrate the need for new housing in their communities.

The initial program which has been carried out by the Government producing 51 projects has served as a demonstration but its value lies mainly in the fact that it has developed the pitfalls and weaknesses of subsidized housing, all of which we hope can be corrected in the future. Subsidized housing, no matter how worthy or well conceived, is a burden upon society. We must think of it in terms of the people whom we are trying to house and must find the way to maintain decent standards and at the same time keep costs and accommodation at the minimum.

Local governments should bear their share of this responsibility by contributing along with the Federal Government so that low rentals may be achieved thus providing decent, wholesome housing for families in the lowest income group.

A Review of the Year

During the past year, the State Board of Housing has held fifty-one regular meetings.

Having in mind that the first responsibility of the Board is to promote housing and to encourage the creation of local housing agencies, we have

persistently endeavored to interest the various communities in the benefits which would come from participation in public housing. This has resulted in visits by the Board to many cities and meetings with various affected groups such as the real estate and banking interests.

Local Housing Authorities have been created in the cities of Boston, Cambridge, Lowell and Chelsea and in the cities of Haverhill, New Bedford, Chicopee, Lawrence and Springfield much interest is being displayed and several new Authorities are in the process of being established.

In the city of New Bedford the Board was able to assist in the study of their housing problem by making a complete survey of the city, the results of which demonstrated the need for new housing. A copy of this survey and the data are included in this report.

The passage of the United States Housing Act of 1937 has given great stimulus to housing interest, offering as it does a definite means of relief to the cities and towns in their problem of sub-standard housing. It has, however, brought with it new Federal requirements which will necessitate a revision of our state laws.

Under the Federal Act the local communities must contribute ten per cent of the capital cost of a project and in addition an annual subsidy to help meet the operating expense. Neither of these things is possible under the present law and new legislation must be drafted to bring them into line with the Federal Act.

The Special Commission on Taxation and Public Expenditures appointed by the Legislature last year was requested by the Governor to also study the problem of new housing legislation. This committee held hearings with the Board and all the other interested parties. As a result of these hearings, a subcommittee was set up to draft a bill which would have the approval of the State Board of Housing, the Local Housing Authorities, Housing Associations and the Real Estate Exchange.

This is being done and it is our expectation that the recommendations of this subcommittee will become part of the report of the larger committee to the Legislature and that favorable action will be obtained in the passage of a bill which will permit the cities and towns throughout the Commonwealth to cooperate with the Federal Government in a housing program.

Report on Chapter 64 of the Acts of 1937

Resolve Providing for an Investigation and Study by the State Board of Housing Relative to the Problem of Housing.

"Resolved, That the State Board of Housing, shall investigate and study the problem of housing and the expediency and desirability of the establishment in the commonwealth of a uniform compulsory code of laws with relation to the general problems of health, sanitation and construction relative to housing. Said results of its investigation and study hereunder and its recommendations, together with drafts of Legislation necessary to carry the same into effect."

Before any real understanding or solution of this problem could be reached the Board felt that it would be necessary to make a thorough investigation of the existing laws throughout the Commonwealth with relation to housing.

Every city and town in the Commonwealth has been covered in this survey. It has been a difficult and long drawn out task to obtain the information and cooperation of a great majority of the municipalities.

Wherever possible we have obtained existing ordinances and by-laws relating to Health, Sanitation, Building and Zoning of the cities and towns. These have been studied and correlated to form the substance and result of our investigation and study.

It was important first to determine the number of those cities and towns in which there were in force laws covering all the various elements necessary for reasonable housing standards; Secondly, the number of those cities and towns in which there were in force one or more of the necessary laws, but lacking in certain elements necessary for reasonable housing standards; thirdly, the number of cities and towns in which there were no laws in existence.

It was further necessary to know the various types of law in each community and the extent of their effectiveness.

It was found that there were three general classifications of laws now in effect:

1. Laws relating to Health and Sanitation.
2. Building Laws.
3. Zoning Laws.

Cities and towns have been grouped in three classes for our study:

1. Those having "sufficient laws". In this group we have included those communities in which laws upon the subject of Health and Sanitation, Building and Zoning existed and were in force.

2. Those having "insufficient laws." In this group we have included those communities in which laws upon either Health and Sanitation, Building and Zoning, existed but where one or more of the classifications were lacking.

3. Those having "no laws" of any kind. In this group we have included those communities in which there was no evidence that laws relating to Health and Sanitation, Building and Zoning existed.

In those communities rated as having "sufficient laws" we feel that if properly enforced, the existing laws would provide and maintain reasonable housing standards. In those communities rated as having "insufficient laws" it is our belief that additional laws of the proper character must be passed to insure adequate living conditions. In those communities rated as having "no laws" it is obvious that something should be done to remedy this condition.

We have prepared a summary of the conditions as we found them with percentages as to the number and type of laws. This information has been spotted upon a map which we have prepared for this purpose and shows graphically the conditions as they exist. Both the summary and the map are included in this report.

A study of the summary will show that only 58 or 16.3 per cent of the cities and towns throughout the Commonwealth have "sufficient laws" while 90 or 25.4 per cent of the cities and towns had "insufficient laws" and 207 or 58.3 per cent of the cities and towns had no laws.

An examination of the existing types of law in force indicated that there were 85 or 23.9 per cent of the cities and towns in the Commonwealth which had regulations covering the subject of Health and Sanitation. It is true that approximately ten per cent of our entire population is living upon approximately 90 per cent of the land area of the state; thus there are many communities where the population is small and uncongested. The importance of Building and Zoning laws in these smaller communities might be minimized but it would seem that proper regulations for the fundamentals of Health and Sanitation in any community, no matter how small, were essential to the public welfare. Of a more serious nature is the fact that we find that no laws of this character exist in some communities which have a population as large as 20,000 people.

Zoning laws existed in 51 or 14.4 per cent of our cities and towns. Zoning is extremely important in the building of any new community as well as in the preservation of older ones. Zoning in the older communities has its limitations because we must accept many conditions as they are but its chief value lies in the stabilization of the good residence dis-

tricts and the proper development and protection of the future city plan.

The definite lack of Zoning laws is in the smaller communities and it is here that it would have its greatest value, since it could be applied in the early stages of development and thus prevent the blighted neighborhoods so often found in the older cities where Zoning has been applied too late and after the damage had been done. The social and economic costs to the cities in the maintenance of these blighted areas are tremendous. The application of proper Zoning laws at the right time in any community will pay dividends in the life of the city or town and its people.

Building laws existed in 54 or 15.2 per cent of the cities and towns. These laws deal with the safety of the building itself. In many places where there are building laws in force the laws are both antiquated and inadequate and they should be revised and brought up to date.

A good housing law, which should be the aim of all the cities and towns in the Commonwealth, should provide for the health, safety and welfare of the occupants of all dwellings. It should establish decent minimum standards for new buildings and provide some means by which bad conditions in existing buildings could be remedied.

The problem of buildings now unfit for human habitation and yet permitted to stand, even though ordered vacated by the Building or Health Commissioner, is a serious one. Such buildings are the base of our problem of bad housing. Authority should be established for the enforced demolition of such buildings.

The maintenance of good housing conditions and the prevention of bad housing conditions is largely a matter of law and law enforcement. Our investigation has proven that the existing state of our laws throughout the Commonwealth is inadequate to provide and maintain good standards of housing.

The short space of time which has elapsed since the passage of this resolve has not been sufficient to permit the Board to go beyond this initial but important investigation to determine the necessity for further legislation. It is evident from the results of our survey that a uniform code of laws would be desirable and it should be a comprehensive one and include all places of human habitation. To accomplish this in such a way that it would contain all the necessary elements and establish desirable standards and at the same time meet the widely varying conditions of all of our cities and towns is an extremely complex problem. To meet this necessity is a challenge which will require considerable further study.

We recommend, therefore, that in view of the facts disclosed by this investigation which indicates very definitely the need for further laws, that the State Board of Housing be empowered to continue its study and that further funds be provided to enable them to arrive at a satisfactory conclusion in the form of a comprehensive housing law.

Respectfully submitted,

STATE BOARD OF HOUSING,
John Carroll, *Chairman*.

SUMMARY OF EXISTING LAWS IN CITIES AND TOWNS OF THE COMMONWEALTH OF MASSACHUSETTS

There are in the Commonwealth 39 cities and 316 towns, making a total of 355 cities and towns.

Number Having:—

	Sufficient Laws	Insufficient Laws	No Laws	Zoning Laws	Health or Sanitary Laws.	Building Laws
Cities	30	9	—	32	35	37
Towns	41	76	199	61	94	67
Total	71	85	199	93	129	104
Percentage	20%	23.9%	56.1%	26.2%	36.3%	29.3%

In order to arrive at a general but still concise analysis of the existing town and city laws relating to Housing the following standards were employed.

I. The Zoning Law was divided under two headings namely (a) Zoning, which included the breaking down of the area into various districts and (b) Height and yard restrictions.

II. The Health and Sanitation Law was divided under five headings containing (a) Water Supply, (b) Removal of Water, (c) Prohibition of Restrictions of Nuisances, (d) Heat and Ventilation, and (e) Protection against health menaces such as vermin, dampness, etc.

III. The Building Law was divided under three headings called (a) Structure, (b) Fire egress and (c) Fire prevention.

Each of the laws of all towns and cities having them were carefully analyzed and scrutinized as to what extent they covered the above headings; the final judgment being based on the consideration of applying the law's effectiveness depending on the population of the town or city.

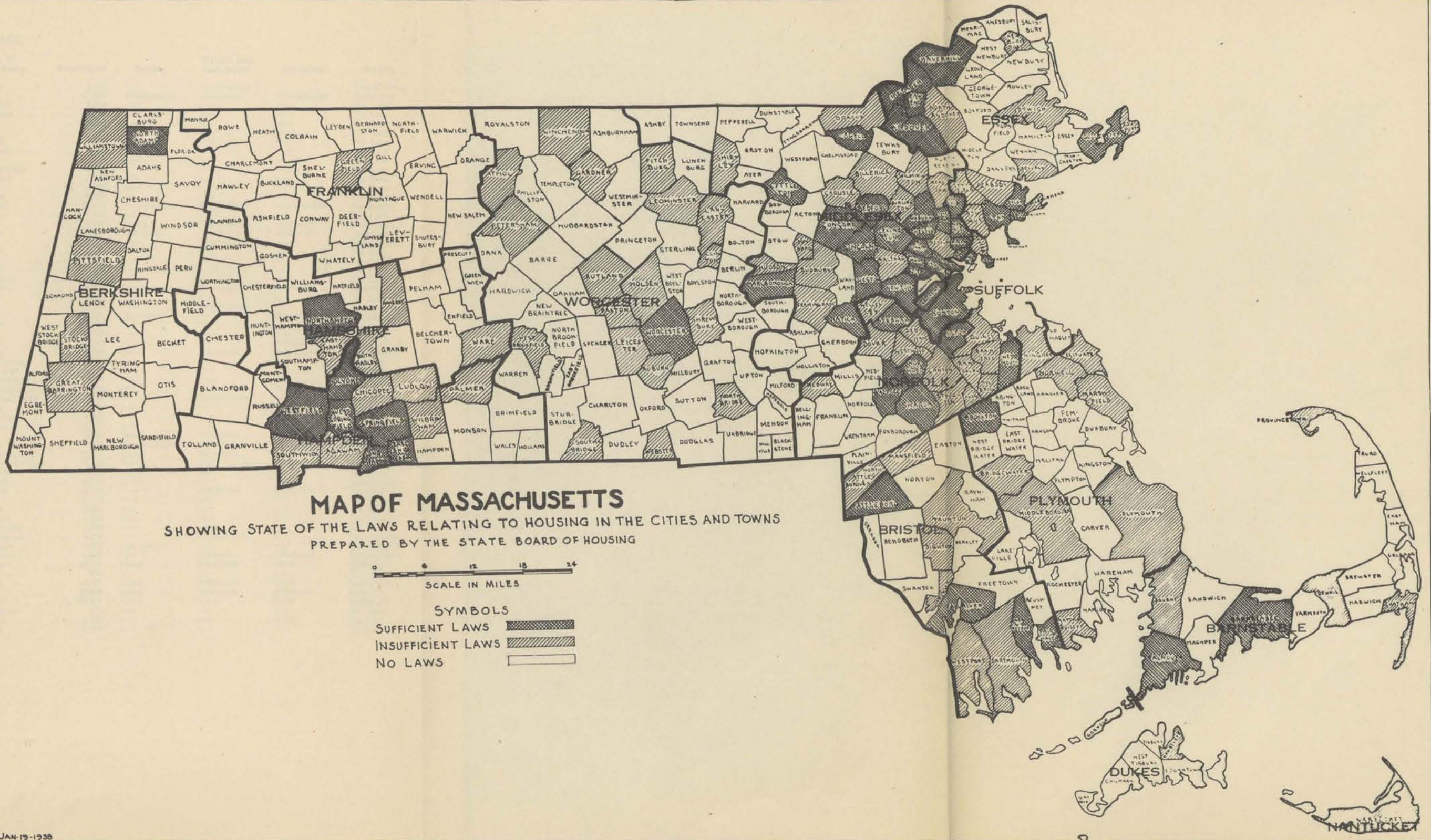
The following list of towns and cities throughout the Commonwealth shows the present conditions of their laws relating to Housing:

Name of City or Town	Population	Zoning	Health and Sanitation	Building	Rating
Abington	5,696	—	—	—	No Law
Acton	2,635	—	—	—	No Law
Acushnet	3,951	—	—	—	No Law
Adams	12,858	—	—	—	No Law
Agawam	7,206	Adequate	—	—	Insufficient
Alford	210	—	Inadequate	—	Insufficient
Amesbury	10,514	—	—	—	No Law
Amherst	6,473	Inadequate	Inadequate	—	Insufficient
Andover	10,542	Good	Adequate	Good	Sufficient
Arlington	38,539	Good	Good	Good	Sufficient
Attleboro	21,835	Adequate	Adequate	Adequate	Sufficient
Ashburnham	2,051	—	—	—	No Law
Ashby	957	—	—	—	No Law
Ashfield	918	—	—	—	No Law
Ashland	2,497	—	—	—	No Law
Athol	10,751	—	Inadequate	Inadequate	Insufficient
Auburn	6,535	—	Adequate	—	Insufficient
Avon	2,362	—	Inadequate	—	Insufficient
Ayer	3,861	—	—	—	No Law
Barnstable	8,037	Inadequate	Inadequate	Adequate	Sufficient
Barre	3,509	—	—	—	No Law
Becket	723	—	—	—	No Law
Bedford	3,185	Good	Inadequate	Adequate	Sufficient
Belchertown	3,863	—	—	—	No Law
Bellingham	3,056	—	—	—	No Law
Belmont	24,831	Good	Adequate	Good	Sufficient
Berkley	1,156	—	—	—	No Law
Berlin	1,091	—	—	—	No Law
Bernardston	975	—	—	—	No Law
Beverly	25,871	—	Adequate	Adequate	Insufficient
Billerica	6,650	—	Adequate	Adequate	Insufficient
Blackstone	4,588	—	—	—	No Law
Blandford	469	—	—	—	No Law
Bolton	739	—	—	—	No Law
Boston	817,713	Good	Good	Good	Sufficient
Bourne	3,336	—	Inadequate	—	Insufficient
Boxborough	404	—	—	—	No Law
Boxford	726	—	Inadequate	—	Insufficient
Boylston	1,361	—	—	—	No Law
Braintree	17,122	Inadequate	Adequate	Adequate	Sufficient
Brewster	715	—	—	—	No Law
Bridgewater	9,201	—	—	Inadequate	Insufficient
Brimfield	892	—	—	—	No Law
Brockton	62,407	Good	Adequate	Good	Sufficient
Brookfield	1,309	—	—	—	No Law
Brookline	50,319	Good	Good	Good	Sufficient
Buckland	1,540	—	—	—	No Law
Burlington	2,146	—	Inadequate	Inadequate	Insufficient
Cambridge	118,075	Good	Good	Good	Sufficient
Canton	6,505	Adequate	—	—	Insufficient
Carlisle	688	Adequate	—	—	Insufficient
Carver	1,559	—	—	—	No Law

Name of City or Town	Population	Zoning	Health and Sanitation	Building	Rating
Charlemont	923	—	—	—	No Law
Charlton	2,366	—	—	—	No Law
Chatham	2,050	—	Inadequate	—	Insufficient
Chelmsford	7,595	—	—	—	No Law
Chelsea	42,673	Good	Good	Adequate	Sufficient
Cheshire	1,660	—	—	—	No Law
Chester	1,362	—	—	—	No Law
Chesterfield	445	—	—	—	No Law
Chicopee	41,952	—	Inadequate	Adequate	Insufficient
Chilmark	253	—	—	—	No Law
Clarksburg	1,333	—	—	—	No Law
Clinton	12,373	—	Adequate	—	Insufficient
Cohasset	3,418	—	—	—	No Law
Colrain	1,554	—	—	—	No Law
Concord	7,723	Good	Adequate	Good	Sufficient
Conway	952	—	—	—	No Law
Cummington	610	—	—	—	No Law
Dalton	4,282	—	—	—	No Law
Dana	387	—	—	—	No Law
Danvers	13,885	—	—	—	No Law
Dartmouth	9,424	—	Adequate	Inadequate	Insufficient
Dedham	15,371	Adequate	Adequate	Adequate	Sufficient
Deerfield	2,963	—	Inadequate	—	No Law
Dennis	2,017	—	Adequate	—	Insufficient
Dighton	3,116	—	Adequate	—	Insufficient
Douglas	2,403	—	—	—	No Law
Dover	1,305	Inadequate	Adequate	Inadequate	Sufficient
Dracut	6,500	—	—	Adequate	Insufficient
Dudley	4,568	—	—	—	No Law
Dunstable	419	—	—	—	No Law
Duxbury	2,244	—	—	—	No Law
East Bridgewater	3,670	—	—	—	No Law
East Brookfield	945	—	—	—	No Law
East Longmeadow	3,375	Adequate	Adequate	Inadequate	Sufficient
Eastham	606	—	—	—	No Law
Easthampton	10,486	—	—	Good	Insufficient
Easton	5,294	—	—	—	No Law
Edgartown	1,399	—	—	—	No Law
Egremont	569	—	—	—	No Law
Enfield	495	—	—	—	No Law
Erving	1,283	—	—	—	No Law
Essex	1,486	—	—	—	No Law
Everett	47,228	Good	Adequate	Good	Sufficient
Fairhaven	11,005	Adequate	Adequate	Adequate	Sufficient
Fall River	117,414	Adequate	Adequate	Adequate	Sufficient
Falmouth	6,537	Good	Adequate	Adequate	Sufficient
Fitchburg	41,700	—	Adequate	Good	Insufficient
Florida	405	—	—	—	No Law
Foxboro	5,834	—	—	—	No Law
Frammingham	22,651	—	Good	Adequate	Insufficient
Franklin	7,494	—	Inadequate	—	Insufficient
Freetown	1,813	—	—	—	No Law
Gardner	20,397	—	—	Inadequate	Insufficient
Gayhead	158	—	—	—	No Law
Georgetown	2,009	—	Inadequate	—	Insufficient
Gill	995	—	—	—	No Law
Gloucester	24,164	Good	Adequate	Good	Sufficient
Goshen	257	—	—	—	No Law
Gosnold	129	—	—	—	No Law
Grafton	7,681	—	—	—	No Law
Gramby	956	—	—	—	No Law
Granville	704	—	—	—	No Law
Great Barrington	6,369	Adequate	—	—	Insufficient
Greenfield	15,903	—	Inadequate	—	Insufficient
Greenwich	219	—	—	—	No Law
Groton	2,534	—	—	—	No Law
Groveland	2,219	—	—	—	No Law
Hadley	2,711	—	—	—	No Law
Halifax	817	—	—	—	No Law
Hamilton	2,235	—	—	—	No Law
Hampton	854	—	—	—	No Law
Hancock	408	—	—	—	No Law
Hanover	2,709	—	—	—	No Law
Hanson	2,417	—	—	—	No Law
Hardwick	2,379	—	—	—	No Law
Harvard	952	—	—	—	No Law
Harwich	2,373	—	Inadequate	—	Insufficient
Hatfield	2,433	—	—	—	No Law
Haverhill	49,516	Good	Adequate	Adequate	Sufficient
Hawley	308	—	—	—	No Law
Heath	368	—	—	—	No Law

Name of City or Town	Population	Zoning	Health and Sanitation	Building	Rating
Hingham	7,330	—	Adequate	Good	Insufficient
Hindsdale	1,144	—	—	—	No Law
Holbrook	3,364	—	Inadequate	—	Insufficient
Holden	3,914	Inadequate	Inadequate	Inadequate	Sufficient
Holland	201	—	—	—	No Law
Holliston	2,925	—	—	—	No Law
Holyoke	46,139	Good	Adequate	Good	Sufficient
Hopedale	3,068	—	—	—	No Law
Hopkinton	2,616	—	—	—	No Law
Hubbardston	1,000	—	—	—	No Law
Hudson	8,495	Adequate	—	—	Insufficient
Hull	2,619	Good	Good	Good	Sufficient
Huntington	1,345	—	—	—	No Law
Ipswich	6,217	—	Inadequate	—	Insufficient
Kingston	2,743	—	—	—	No Law
Lakeville	1,443	—	—	—	No Law
Lancaster	2,590	—	Adequate	—	Insufficient
Lanesborough	1,237	—	—	—	No Law
Lawrence	86,785	Inadequate	Adequate	Adequate	Sufficient
Lee	4,178	—	—	—	No Law
Leicester	4,426	—	—	Adequate	Insufficient
Lennox	2,706	—	—	—	No Law
Leominster	21,894	—	—	Adequate	Insufficient
Leverett	726	—	—	—	No Law
Lexington	10,803	Good	Adequate	Adequate	Sufficient
Leyden	253	—	—	—	No Law
Lincoln	1,573	Good	Adequate	Adequate	Sufficient
Littleton	1,530	Inadequate	Adequate	Adequate	Sufficient
Longmeadow	5,105	Adequate	Adequate	Adequate	Sufficient
Lowell	100,114	Good	Adequate	Adequate	Sufficient
Ludlow	8,569	—	Inadequate	Adequate	Insufficient
Lunenburg	2,125	—	—	—	No Law
Lynn	100,114	Adequate	—	—	Insufficient
Lynnfield	1,896	Inadequate	Inadequate	—	Insufficient
Malden	57,277	Good	Good	Adequate	Sufficient
Manchester	2,509	—	—	—	No Law
Mansfield	6,543	—	Inadequate	Adequate	Insufficient
Marblehead	10,173	Inadequate	—	—	Insufficient
Marion	1,867	—	—	—	No Law
Marlborough	15,781	Good	Adequate	Adequate	Sufficient
Marshfield	2,073	Adequate	—	—	Insufficient
Mashpee	380	—	—	—	No Law
Mattapoisett	1,682	—	Inadequate	Inadequate	Insufficient
Maynard	7,107	—	Adequate	—	Insufficient
Medfield	4,162	—	—	—	No Law
Medford	61,444	Adequate	Adequate	Adequate	Sufficient
Medway	3,268	—	Adequate	—	Insufficient
Melrose	24,256	Good	Good	Good	Sufficient
Mendon	1,265	—	—	—	No Law
Merrimac	2,209	—	—	—	No Law
Methuen	21,073	Inadequate	Inadequate	Adequate	Sufficient
Middleborough	8,865	—	Inadequate	Inadequate	Insufficient
Middlefield	220	—	—	—	No Law
Middleton	1,975	—	—	—	No Law
Milford	15,008	—	—	—	No Law
Milbury	6,879	—	—	—	No Law
Millis	2,098	—	—	—	No Law
Millville	1,901	—	—	—	No Law
Milton	18,147	Inadequate	Adequate	Adequate	Sufficient
Monroe	240	—	—	—	No Law
Monson	5,193	—	—	—	No Law
Montague	7,967	—	—	—	No Law
Monterey	325	—	—	—	No Law
Montgomery	174	—	—	—	No Law
Mt. Washington	64	—	—	—	No Law
Nahant	1,748	Good	Adequate	Adequate	Sufficient
Nantucket	3,495	Adequate	—	Inadequate	Insufficient
Natick	14,394	Good	Adequate	Good	Sufficient
Needham	11,828	Good	Adequate	Good	Sufficient
New Ashford	94	—	—	—	No Law
New Bedford	110,022	Good	Adequate	Good	Sufficient
New Braintree	436	—	—	—	No Law
Newbury	1,576	—	—	—	No Law
Newburyport	14,815	Adequate	Adequate	Adequate	Sufficient
New Marlborough	921	—	—	—	No Law
New Salem	443	—	—	—	No Law
Newton	66,144	Good	Good	Good	Sufficient
Norfolk	2,073	—	—	—	No Law
No. Adams	22,085	Good	Adequate	Adequate	Sufficient
Northampton	24,525	Good	Adequate	Adequate	Sufficient
North Andover	7,164	—	Inadequate	Inadequate	Insufficient

Name of City or Town	Population	Zoning	Health and Sanitation	Building	Rating
North Attleboro	10,202	Inadequate	Inadequate	Adequate	Sufficient
North Brookfield	3,186	—	—	—	No Law
North Reading	2,321	—	—	—	No Law
Northborough	2,396	—	—	—	No Law
Northbridge	10,577	—	Inadequate	—	Insufficient
Northfield	1,959	—	—	—	No Law
Norton	2,925	—	—	—	No Law
Norwell	1,666	—	Inadequate	—	Insufficient
Norwood	15,574	Adequate	Adequate	Inadequate	Sufficient
Oak Bluffs	1,657	Inadequate	—	Inadequate	Insufficient
Oakham	426	—	—	—	No Law
Orange	5,383	—	—	—	No Law
Orleans	1,425	—	—	—	No Law
Otis	415	—	—	—	No Law
Oxford	4,249	—	—	—	No Law
Palmer	9,437	—	Inadequate	—	Insufficient
Paxton	731	Inadequate	—	Inadequate	Insufficient
Peabody	22,082	Adequate	Inadequate	Inadequate	Sufficient
Pelham	504	—	—	—	No Law
Pembroke	1,621	—	—	—	No Law
Pepperell	3,004	—	—	—	No Law
Peru	151	—	—	—	No Law
Petersham	718	Adequate	Inadequate	—	Insufficient
Phillipston	423	—	—	—	No Law
Pittsfield	47,563	Adequate	—	—	Insufficient
Plainfield	332	—	—	—	No Law
Plainville	1,606	—	—	—	No Law
Plymouth	13,183	Inadequate	Adequate	Adequate	Sufficient
Plympton	558	—	—	—	No Law
Prescott	18	—	—	—	No Law
Princeton	707	—	—	—	No Law
Provincetown	4,071	—	Inadequate	—	Insufficient
Quincy	76,909	—	Adequate	Adequate	Insufficient
Randolph	7,580	—	Inadequate	—	Insufficient
Raynham	2,208	—	—	—	No Law
Reading	10,703	Inadequate	Inadequate	Inadequate	Sufficient
Rehoboth	2,777	—	—	—	No Law
Revere	35,319	—	Adequate	Adequate	Insufficient
Richmond	628	—	—	—	No Law
Rochester	1,229	—	—	—	No Law
Rockland	7,890	—	—	—	No Law
Rockport	3,634	—	Inadequate	—	Insufficient
Rowe	277	—	—	—	No Law
Rowley	1,495	—	—	—	No Law
Royalston	841	—	—	—	No Law
Russell	1,283	—	—	—	No Law
Rutland	2,406	—	Inadequate	—	Insufficient
Salem	43,472	Adequate	Inadequate	Adequate	Sufficient
Salisbury	2,245	—	—	—	No Law
Sandisfield	471	—	—	—	No Law
Sandwich	1,516	—	—	—	No Law
Saugus	15,076	Adequate	Adequate	Inadequate	Sufficient
Savoy	299	—	—	—	No Law
Scituate	3,846	Adequate	—	—	Insufficient
Seekonk	5,011	—	—	—	No Law
Sharon	3,683	Adequate	Inadequate	Adequate	Sufficient
Sheffield	1,810	—	—	—	No Law
Shelburne	1,606	—	—	—	No Law
Sherborn	994	Adequate	—	—	Insufficient
Shirley	2,548	—	Inadequate	—	Insufficient
Shrewsbury	7,144	—	Inadequate	Inadequate	Insufficient
Shutesbury	239	—	Inadequate	—	Insufficient
Somerset	5,656	—	Inadequate	—	Insufficient
Somerville	100,773	Good	Adequate	Adequate	Sufficient
Southampton	954	—	—	—	No Law
Southborough	2,109	—	—	—	No Law
Southbridge	15,786	—	Adequate	Adequate	Insufficient
South Hadley	6,838	—	Inadequate	Adequate	Insufficient
Southwick	1,540	—	—	Inadequate	Insufficient
Spencer	6,487	—	—	—	No Law
Springfield	149,642	Good	Good	Good	Sufficient
Sterling	1,556	—	—	—	No Law
Stockbridge	1,921	Adequate	—	—	Insufficient
Stoneham	10,841	Good	Adequate	Adequate	Sufficient
Stoughton	8,478	—	Inadequate	—	Insufficient
Stow	1,190	—	—	—	No Law
Sturbridge	1,918	—	—	—	No Law
Sudbury	1,638	Inadequate	Adequate	Inadequate	Sufficient
Sunderland	1,182	—	—	—	No Law
Sutton	2,408	—	—	—	No Law
Swampscott	10,480	Adequate	Inadequate	Adequate	Sufficient



Name of City or Town	Population	Zoning	Health and Sanitation	Building	Rating
Swansea	4,327	—	Inadequate	—	Insufficient
Taunton	37,431	Inadequate	Adequate	Inadequate	Sufficient
Templeton	4,302	—	—	—	No Law
Tewksbury	6,563	—	—	—	No Law
Tisbury	1,822	—	—	—	No Law
Tolland	141	—	—	—	No Law
Topsfield	1,113	—	—	—	No Law
Townsend	1,942	—	—	—	No Law
Truro	541	—	—	—	No Law
Tyngsborough	1,331	—	—	—	No Law
Tyringham	243	—	—	—	No Law
Upton	2,163	—	—	—	No Law
Uxbridge	6,397	—	—	—	No Law
Wakefield	16,494	Inadequate	Inadequate	Inadequate	Sufficient
Wales	382	—	—	—	No Law
Walpole	7,449	Good	Inadequate	Adequate	Sufficient
Waltham	40,557	Adequate	Inadequate	Adequate	Sufficient
Ware	7,727	—	Inadequate	—	Insufficient
Wareham	6,047	—	—	—	No Law
Warren	3,662	—	—	—	No Law
Warwick	565	—	—	—	No Law
Washington	252	—	—	—	No Law
Watertown	35,827	Inadequate	Adequate	Adequate	Sufficient
Wayland	3,346	—	—	—	No Law
Webster	13,837	—	Inadequate	—	Insufficient
Wellesley	13,376	Adequate	—	Adequate	Insufficient
Wellfleet	948	—	—	—	No Law
Wendell	397	—	—	—	No Law
Wenham	1,196	—	—	Adequate	Insufficient
Westfield	18,788	Good	Adequate	Adequate	Sufficient
Westhampton	405	—	—	—	No Law
Westborough	6,073	—	—	—	No Law
West Boylston	2,158	—	—	—	No Law
West Bridgewater	3,356	—	—	—	No Law
West Brookfield	1,258	—	Inadequate	—	Insufficient
Westford	3,789	—	—	—	No Law
Westminster	1,965	—	—	—	No Law
West Newbury	1,475	—	—	—	No Law
Weston	3,848	Good	Adequate	Adequate	Sufficient
Westport	4,355	Inadequate	Adequate	Inadequate	Sufficient
West Springfield	17,118	Good	Adequate	Adequate	Sufficient
West Stockbridge	1,138	—	—	—	No Law
West Tisbury	282	—	—	—	No Law
Westwood	2,537	Good	—	—	Insufficient
Weymouth	21,748	—	Adequate	Adequate	Insufficient
Whately	1,133	—	—	—	No Law
Whitman	7,591	—	—	—	No Law
Wilbraham	2,969	Good	—	—	Insufficient
Williamsburg	1,859	—	—	—	No Law
Williamstown	4,272	—	Inadequate	—	Insufficient
Wilmington	4,493	Adequate	—	—	Insufficient
Winchendon	6,603	—	Adequate	Adequate	Insufficient
Winchester	13,371	Good	Adequate	Good	Sufficient
Windsor	412	—	—	—	No Law
Winthrop	17,001	Good	Adequate	Good	Sufficient
Woburn	19,695	Good	Adequate	Adequate	Sufficient
Worcester	190,471	Good	Good	Good	Sufficient
Worthington	530	—	—	—	No Law
Wrentham	4,160	—	—	—	No Law
Yarmouth	2,095	—	—	—	No Law

REGULATIONS OF THE STATE BOARD OF HOUSING

FOR LIMITED DIVIDEND CORPORATIONS

(The term "The Board" wherever hereinafter employed refers to the State Board of Housing; and the term "the Corporation" to the limited dividend corporation)

Article I

Applications for Approval of a Housing Project

SECT. 1. Before an application for approval of a housing project may be filed with the Board, applicants must submit to the Board (a) a full description of the site on which the proposed building project is to be built, and (b) a sketch plan in sufficient detail to indicate the relation of the proposed improvements to the site.

SECT. 2. When in outlying areas, and if possible in congested areas, such sites for housing projects shall be large enough and so situated as to permit the development of a project with low coverage and in accordance with modern principles of site planning.

SECT. 3. After the Board has determined that a site is suitable for a project, an application for the approval of a project on such site may be filed. Such application shall be in a form satisfactory to the Board and must be accompanied by:

(a) A proposed certificate of incorporation to be filed by the applicants, which certificate must comply with the provisions of Chapter 364 of the Acts of 1933 under sections 23 to 26H inclusive of the Act establishing a State Board of Housing; and

(b) A detailed estimate of the land and construction costs of the completed project; and

(c) The guarantees of parties whose responsibility is established to the satisfaction of the Board that at least 20 per cent of the actual cost of the land and buildings will be raised through the investment of private capital in the stock and income debenture certificates of the proposed corporation, paying a return of no more than 6 per cent per annum; and

(d) Assurances satisfactory to the Board that the balance, not exceeding 80 per cent of the actual cost of the project, will be raised by mortgage bonds paying interest at a rate not exceeding 5 per cent per annum; and

(e) Plans and detailed specifications of building or buildings to be erected; and

(f) An agreement by the applicants that the improvements will be completed according to plans and detailed specifications approved by the Board; and that they will be bound by the provisions of the State Housing Law and the rules, regulations and orders of the State Board of Housing.

SECT. 4. (a) Where funds are made available by the Federal government or any instrumentality thereof, pursuant to the National Industrial Recovery Act, or any other legislation, to be used in financing, in whole or in part, any project under the State Housing Law, the capital structure of the limited dividend corporation undertaking such project and the proportionate amount of the cost of the lands and improvements to be represented by mortgages, mortgage bonds, stocks or income debenture shall be entirely in the discretion of the Board.

(b) The restrictions stated in section 3, subdivisions (c) and (d) above shall be inapplicable to such federally aided projects, or to corporations undertaking such projects.

(c) Such federally aided projects shall not be limited to areas within or adjacent to localities containing insanitary or congested housing conditions, but may be constructed in any areas where in the opinion of the Board there is need for low cost housing which cannot be supplied by the ordinary operations of private enterprise.

Article II

Corporate Stock, Debentures and Bonds

SECT. 5. No limited dividend housing company shall issue its stock, debentures and bonds covering any project undertaken by it in an amount greater in the aggregate than the total final cost of such project as approved by the Board.

SECT. 6. Stock and income debentures of a limited dividend housing corporation may be issued or transferred only with the formal authorization of the Board, and on forms approved by it.

SECT. 7. The terms of all subscription agreements relating to the securities, shares of stock or income debentures of limited dividend housing corporations shall be subject to the approval of the Board.

SECT. 8. No limited dividend housing corporation shall issue stock, bonds or income debentures except for money or property actually received for the use and lawful purposes of the corporation, or for services of architect, engineer or contractor covering normal fees.

No stock, bonds or income debentures shall be issued for property except upon a valuation approved by the Board.

SECT. 9. No limited dividend housing corporation shall pay interest returns on its mortgage bonds at a higher rate than 5 per cent per annum, or upon its income debenture certificates at a rate higher than 6 per cent per annum.

SECT. 10. No limited dividend housing corporation shall enter into any subscription agreement for the sale of stock or income debenture certificates to prospective tenants without the approval of the Board.

Article III

Supervision of Construction; Examination of Property and Records

SECT. 11. During construction of a building or buildings and thereafter, limited dividend housing corporations shall permit any person or persons designated by the Board to enter in and inspect the property, equipment, buildings, plants, offices, apparatus and devices of any such companies; and examine all books, contracts, records, documents and papers of any such corporations.

SECT. 12. When the incorporators, directors or stockholders of a limited dividend housing corporation shall own stock or are otherwise interested in any firm or corporation in any way connected with the construction, equipment, or management of the project, or the furnishing of supplies thereto, all records and accounts of such firm or corporation shall be subject to inspection by the Board.

Article IV

Payments During Construction

SECT. 13. Designation may be made by the Board with respect to each project approved by it of the trustee, which shall be a banking corporation authorized to perform trust functions, and such trustee shall receive all moneys received by the Corporation as proceeds of its mortgage bonds, notes, income debentures or stock, and make payments therefrom

for the acquisition of land, the construction of improvements and other items entering into the cost of land and improvements, upon presentation of draft, check or order signed by a proper officer of the Corporation and countersigned by the Board or a person designated by it, and the moneys so received by such trustee shall be known as the Construction Fund. Any funds remaining in the custody of the said trustee after the completion of the said project and payment, or arrangement in a manner satisfactory to the Board for payment in full therefor, shall be paid to the Corporation.

Article V

Contracts for Improvement and Construction

SECT. 14. The Corporation shall not enter into any agreement for or accept any work or materials for the improvement of land or for the construction of buildings or disburse any funds in payment therefor without the prior written approval of the Board.

Reports Covering Construction

SECT. 15. Throughout the period of demolition of existing structures and the erection of improvements, and continuing until the final cost of the project has been determined, the Corporation shall ascertain and keep an accurate record of the progressive cost of the project and shall submit to the Board on or before the tenth day of each calendar month a written report showing cost to the close of the next preceding calendar month and each such report shall show in reasonable detail all items entering into such cost since the last previous report thereof.

SECT. 16. Upon the completion of a project the Company shall certify to the Board an itemized sworn statement of the cost of the land, construction, financing and all other items of cost.

SECT. 17. For the purposes of accounting, each project operated by a Corporation shall be treated as a unit, and separate accounts kept for each, unless the Board permits the consolidation of the accounts of two or more projects. Such permission will be given only in the case of substantially contiguous projects which are in effect operated as a single unit.

Article VII

Requisitions During Construction

SECT. 18. Whenever in the course of demolition of existing structures and the erection of the improvements the Corporation shall become obligated to make payments to contractors for such demolition or construction, it shall submit to the Board its requisition for the amount necessary to make such payments, and such requisition shall be accompanied by:

(a) A statement signed by the president or vice-president and the treasurer or an assistant treasurer of the Corporation, stating in reasonable detail the purposes to which the Corporation will devote the amount asked for in such requisition; and

(b) A statement signed by the president or vice-president and the treasurer or an assistant treasurer of the Corporation accounting in reasonable detail for the expenditures made to the date of such requisition from the amounts paid over to the Corporation on all previous requisitions, except insofar as such expenditures have been previously accounted for; and

(c) A statement by the trustee, showing the balance on deposit in the Construction Fund as of the date of such requisition; and

(d) A duplicate original or exact copy of all statements or bills which have been submitted to the Corporation by the parties with whom the Corporation has contracted for the demolition of existing structures or the erection of the improvements and which form the basis for such requisition.

Article VIII

Contracts and Sub-Contracts

SECT. 19. All agreements entered into by the Corporation with third parties shall be executed in triplicate original, and one such original shall be filed with the Board within three days following its execution.

SECT. 20. No agreement entered into between the Corporation and third parties shall go into effect unless approved by the Board.

SECT. 21. No agreement entered into between the Corporation and third parties shall be approved by the Board unless such agreement shall contain a provision requiring such third parties (a) to execute any sub-contracts thereunder in triplicate original and (b) to file such originals with the Board within three (3) days following its execution, and agree to incorporate in such contract the provision that it shall not go into effect until approved by the Board.

SECT. 22. Unless building contracts are awarded on the basis of competitive bidding, conducted in a manner and on terms approved by the Board, they shall provide that the price to be paid by the Corporation shall be the actual cost of construction, which may include a fixed builder's fee. But such contract must fix a maximum price not in excess of the guaranteed maximum price stated in the application for approval of the project.

Article IX

Reports During Operation of Project

SECT. 23. Following the completion of a project and the certification to the Board of the itemized statement required by the provisions of section 16 above, and during the month of December in each year, each Corporation shall submit, on a form furnished by the Board, an annual report for the fiscal year ending the preceding August 31. Quarterly statements consisting of an operating statement and a balance sheet as of November 30, February 28, and May 31 shall also be submitted on forms furnished by the Board.

Article X

Applications for Apartment Leases

SECT. 24. *Application form.* All Corporations organized under the Housing Law of the State of Massachusetts shall forthwith prepare and keep on hand an adequate supply of applications for apartment leases in the form approved by the Board entitled "Application for Apartment Lease."

SECT. 25. *Receipt of application.* The Corporation shall permit without let or hindrance, condition or limitation, every applicant for an apartment lease to fill out and execute an approved "Application for Apartment Lease" in duplicate.

SECT. 26. *Numbering and dating of applications.* Each such application shall be executed in duplicate, numbered serially, and dated on the actual day on which the application was signed; and the date of receipt by the Corporation of such application shall be stamped upon each application.

SECT. 27. *Investigation and approval of applications.* (a) The corporation shall cause to be made an investigation covering the statements set forth in the applications and any other factors which may have a bearing upon the eligibility of the Applicant; a duplicate copy of the application and eligibility of the Applicant shall be filed with the Board. No Corporation shall cause or permit any inquiry to be made as to the religion, racial extraction or political affiliation of applicants for an apartment lease; nor shall any application for an apartment lease be approved or disapproved on the basis of the religion, racial extraction or political affiliation of the applicant.

(b) If, within a reasonable time following the notification to him of approval, the Applicant fails to sign a lease, his application may be regarded by the Corporation as having been withdrawn.

SECT. 28. *Payment of rent and deposit of security.* The Corporation may require that at the time of signing the lease the Applicant deposit with the Corporation as security an amount not to exceed the first month's rental as fixed in such lease. The Corporation shall deposit all such security received by it in a special bank account created for that purpose and maintained as a trust fund, and such bank account shall be maintained and kept separate for the receipt of deposits of security only. Following the termination of the term of such lease, the surrender of the premises in question by the Tenant to the Corporation, and compliance by the Tenants with the terms and conditions of such lease, the Corporation shall return to the Tenant the amount of the security originally deposited by such Tenant, and, in addition thereto, shall pay to the Tenant his proportionate share of such interest as may have accrued during the time that such deposit has been maintained and to which the Corporation may be entitled from such bank.

SECT. 29. *Low income preference.* In passing upon applications the Corporation shall grant preference to families of low income and to families with children. For new buildings the Corporation shall limit approval to families in which the maximum annual household income is not in excess of approximately five times the annual rental. On renewal of existing leases the Corporation shall review the incomes of applicant families.

SECT. 30. *Unauthorized payments.* No Corporation shall cause or permit any of its directors, officers, employees, agents or any other person to solicit or receive, directly or indirectly, any commission, bonus, gratuity, fee or any other payment not expressly authorized by the Board from any person interested directly or indirectly in the filing of an application or the obtaining of a lease.

SECT. 31. *Regulations to apply to managing agent.* In the event that a Corporation shall manage a project through an agent, all of the rules and regulations of the Board relating to the management and operation of a project shall apply to such agent.

SECT. 32. *Furnishing regulations to applicants.* A copy of these reg-

SECT. 32. *Furnishing regulations to applicants.* A copy of these regulations shall be submitted for inspection to each applicant prior to signing an application.

SECT. 33. When an applicant shall desire to substitute another apartment for the apartment designated in such application, the Corporation shall resubmit a copy of this new application to the Board, where the apartment shall be larger or smaller than the apartment originally applied for; but if the substituted apartment shall be substantially the same as the original apartment in respect to size and rental rate, the Corporation shall not be required to resubmit such modified application to the Board, but shall notify the Board of the change in apartment number and rental rate.

Article XI

Apartment Leases

SECT. 34. Before renting any apartment each Corporation shall submit to the Board a proposed roll of the rentals for the entire project; and all leases entered into by the Corporation shall be upon the rental basis fixed in each roll as approved by the Board.

SECT. 35. In passing on proposed rental rolls the Board will authorize the extra charge for half rooms only when it is shown that successful maintenance of the project is not otherwise feasible. In no case will a charge for more than one such half room in an apartment be permitted.

SECT. 36. The Corporation shall use the standard form of apartment lease approved by the Board.

SECT. 37. No Corporation shall enter into any agreement with any tenant for the release of such tenant from his lease or from any of the terms and conditions thereof, or for any modification or amendment of any of the terms and conditions of his lease without the prior approval of the Board.

SECT. 38. Where stores or garages are part of a project the Corporation shall submit to the Board for its approval the form of lease to be used by the Corporation.

SECT. 39. Every lease entered into by the Corporation shall state that it is subject to the provisions of the Housing law of the state of Massachusetts and to the rules, regulations and orders of the State Board of Housing.

Article XII

Renewal of Leases

SECT. 40. The Corporation shall, within ninety (90) days of expiration of the term of each lease, send written notice to the Tenant that (a) the lease will not be renewed by the Corporation on its termination or (b) unless such Tenant shall notify the Corporation in writing at least sixty (60) days prior to the termination of the lease of his desire to renew the lease the Corporation will take the necessary steps for the letting of the apartment or premises following the termination of the lease.

SECT. 41. Any agreement between the Corporation and the Tenant for the renewal of his lease which involves any change in the terms or conditions of the original lease shall be submitted to the Board for its approval. If, however, such original lease is renewed without any change in its terms or conditions the Corporation shall not be required to submit such renewal for the approval of the Board, but shall promptly notify the Board in writing that such renewal has been made, setting forth the name of the tenant and the number and location of his apartment, store or garage.

Article XIII

Financial Relations Between Corporation and Tenants

SECT. 42. No Corporation shall cause or permit any of its directors, officers, employees, agents or any other persons to solicit or receive, directly or indirectly, any commission, bonus, gratuity, fee or any other payment from any Tenant except the rent stipulated in the lease of such Tenant and such charges as may have been expressly approved by the Board. Violation of this regulation by any agent or employee of the Corporation shall be cause for the discharge of such agent or employee;

and provision to such effect shall be incorporated in all employment agreements entered into by the Corporation. A copy of this regulation shall be conspicuously displayed at all times upon the "Tenants' Bulletin Board" which shall be maintained by the Corporation.

SECT. 43. The Corporation may, with the approval of the Board, furnish the Tenants with special services not provided for in the leases, such as laundry service, bus service or educational service, but only upon such terms as the Board shall approve.

SECT. 44. The Corporation shall not offer to its Tenants any equipment or facilities for which a charge is not provided for in the lease, without the approval of the Board. Approval by the Board, if given, will be upon the express condition that such offer shall be made to each and every Tenant in the project.

Article XIV

Repairs and Replacements

SECT. 45. All contracts for repairs, replacements, supplies, equipment or repainting or redecoration, involving an expenditure of \$300 or more, shall be let on the basis of competitive bids from at least two reputable concerns and shall be awarded only to the lowest responsible bidder. All awards, however, shall be on the basis of the lowest cost compatible with excellence of material and of workmanship. The Corporation shall forthwith, upon receipt of such competitive bids, file copies thereof with the Board, together with a copy of the conditions or instructions for such bidding submitted to the bidders. No contract shall be awarded without the prior approval of the Board, and conditions or instructions to bidders shall so state. Copy of the contract finally entered into on the basis of such award shall be filed with the Board immediately following the execution of such contract. Material, equipment and workmanship shall be subject to the inspection and approval of the Board during the progress of the work and all bills shall be submitted to the Board for approval before payment.

SECT. 46. When the Corporation shall file copies of bids with the Board, as provided in section 45 above, it shall in such cases as any director, officer, stockholder, employee or agent of such Corporation shall be directly or indirectly connected with any of the concerns submitting such bids, so state, setting forth the nature of such connection.

SECT. 47. No Corporation shall cause or permit any of its directors, officers, employees or agents to solicit or obtain, directly or indirectly, any commission, bonus, gratuity, fee or any other payment for the award of any contract for materials or labor to be entered into by the Corporation. The Corporation shall remove or discharge any such person receiving such benefit directly or indirectly. It shall be the duty of each director, officer, employee or agent of the Corporation to inform the Board promptly in writing of any act or acts by any person in violation of this regulation. The Corporation shall not discharge, penalize or otherwise embarrass any such person so reporting to the Board.

SECT. 48. Each Corporation shall set aside out of earnings a reserve for renovation sufficient to repaint and redecorate all apartments at stated periods, to be approved by the Board.

Article XV

Employees and Wages

SECT. 49. No Corporation shall enter into any contract of employment or for the payment of compensation for services rendered or to be ren-

dered without the prior approval of the Board. When it is intended that such contract shall be oral, the substance of every term and condition to be included in such contract shall be fully stated to the Board in writing and shall be signed by the officer, employee or agent regularly designated by the Corporation to take charge of employment.

SECT. 50. When the Corporation shall submit to the Board for its approval any contract as required by section 49 hereof it shall set forth:

(a) The name and address of the person intended to be employed.

(b) The nature of the employment.

(c) Whether such person is related by blood or marriage to any director, officer, stockholder, employee or agent of the corporation, and, if so, what such relationship is.

(d) Whether such person is directly or indirectly connected in any business relationship with any director, officer, stockholder, employee or agent of the Corporation and, if so, what such business relationship is.

SECT. 51. No Corporation shall permit any of its directors, officers, employees or agents to solicit or obtain, directly or indirectly, any commission, bonus, gratuity, fee or any other payment by reason of the employment of any person by the Corporation. The Corporation shall remove or discharge any such person receiving such benefit directly or indirectly. It shall be the duty of each director, officer, employee or agent of the Corporation to inform the Board promptly in writing of any act or acts by any person in violation of this regulation. The Corporation shall not discharge, penalize, or otherwise embarrass any such person so reporting to the Board.

SECT. 52. The Board will not approve any contract of employment in which the wages provided for are below the prevailing rate of wages for the same or similar work in the community in which the project is located, and are not just, reasonable and sufficient to permit a decent standard of living.

Article XVI

Accounting Matters

SECT. 53. Each Corporation shall keep its books and records in accordance with the uniform system of accounts for limited dividend housing corporations approved by the Board.

SECT. 54. The Corporation shall employ independent auditors who shall be Certified Public Accountants. The Corporation shall not enter into any contract for such employment without the approval of the Board.

SECT. 55. Every financial report by the Corporation to the Board shall be certified by the oath of its President, Vice-President, Treasurer, Secretary, or General Manager, or by the person required to file the same. Each such report shall be accompanied by the report and certificate of the auditor.

Article XVII

Reserves, Sinking Funds and Surplus Account

SECT. 56. Each Corporation shall set aside a reserve for depreciation at an annual rate to be determined by the Board which in no case shall be less than 2 per cent of the total cost of its improvements. This requirement may be satisfied by payments made in amortization of its mortgage indebtedness.

SECT. 57. Before setting up a sinking fund for the retirement of securities or transferring net earnings to such sinking fund or to its

surplus account, the Corporation must obtain the written consent of the Board.

Article XVIII

Declaration of Dividends and Payment of Income Debenture Interest

SECT. 58. No Corporation shall pay any dividend for any quarter-yearly period until the Board shall have approved in writing the required financial report or reports covering the quarter-yearly period of operations for which such declaration of dividends are intended to apply. The quarter-yearly periods for which dividends may be declared are the quarter-yearly periods stated in section 23 hereof.

SECT. 59. No Corporation shall pay any income debenture interest for a quarter-yearly or semi-annual period until the Board has approved the financial report or reports for the corresponding period as required by section 23 hereof.

Miscellaneous Regulations

SECT. 60. Each Corporation shall file with the Board a copy of its by-laws and of all amendments thereto, and no by-laws of any Corporation or any amendment thereto shall go into effect until it has been approved by the Board.

SECT. 61. Each Corporation shall hold regular directors' meetings at least once every three months and shall file with the Board a copy of the minutes of each such meeting.

SECT. 62. All papers submitted for the Board's approval shall be furnished in duplicate.

SECT. 63. No Corporation shall issue any prospectus or advertisement without the written approval of the Board.

VACANCY SURVEY IN BOSTON

The Real Property Inventory taken in Boston in 1934 showed the following facts:

- 3,912 Houses unfit for use
- 22,188 Need major repair
- 115,223 Have minor housing defects
- 27,147 Do not have running water
- 13,674 Have no private toilets
- 34,175 Are without bath tubs
- 22,567 Vacant dwelling units or 10.6 per cent

Since that time little change has taken place in the above conditions with the exception of the demolition of unfit houses and the number of vacancies. To destroy houses unfit for human habitation is the first step in any good housing program. The City of Boston, through its Building Commissioner, has made a very creditable record in this respect by taking down 1,225 dwelling units since 1934.

A knowledge of the vacancy situation throughout the city was important at this time because it would show not only the number of unoccupied dwellings, but the type and location. This information was valuable to the Real Estate interests indicating the extent and character of the market. To those interested in housing it showed the trend in the various substandard areas of the city.

Lacking the means to carry out such a survey, the Board appealed to Police Commissioner Timilty for assistance. This he gave in the fullest measure obtaining through his Department all the information necessary. This data was compiled and analysed by the Board, the results of which are printed below:

Vacancy Survey of the City of Boston, Massachusetts

Prepared by the State Board of Housing, February 1937

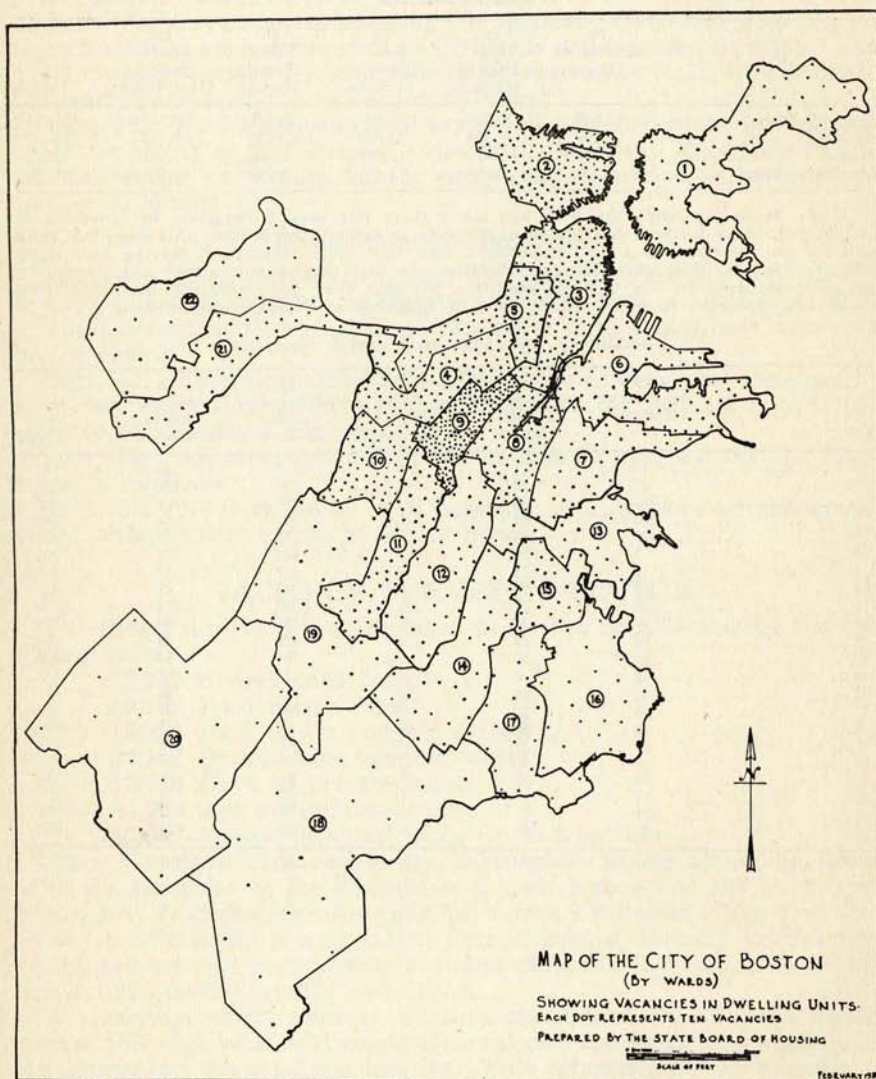
Summary

Dwelling Units						
	In Apartment Houses	In One- Family Houses	In Two- Family Houses	In Three Family Houses	In Apart- ments Over Stores	Total
Total Number	62,839	26,507	40,409	69,391	10,933	210,079
Occupied	59,659	25,536	38,550	63,710	9,652	197,107
Vacant	3,180	971	1,859	5,681	1,281	12,972
Per cent Vacant	5.1%	3.7%	4.6%	8.2%	11.7%	6.1%

Note: Since 1934 when the RPI was taken there has been a reduction in vacancies of 4.5 per cent. Note further, that in 1934 there were in the city of Boston, 3,912 dwelling units unfit for use and since that time there have been 1,225 units demolished, leaving 2,687 units unfit for use. If it is taken into consideration the fact that most of these units probably could not be lived in due to their condition but that they have probably been numbered among the vacancies, it would reduce the 6.1% indicated to approximately 4.9%.

Vacancies by type and ward location

Ward	In Apartment Houses	In One- Family Houses	In Two- Family Houses	In Three- Family Houses	In Apart- ments Over Stores	Total
1.....	19	21	114	215	46	441
2.....	25	90	204	795	125	1,239
3.....	772	21	51	255	301	1,400
4.....	570	85	16	97	81	849
5.....	477	139	17	96	88	817
6.....	5	58	130	602	107	902
7.....	2	11	58	287	12	370
8.....	362	23	60	302	85	832
9.....	156	72	214	1,108	174	1,724
10.....	49	5	71	556	34	715
11.....	31	23	139	405	46	644
12.....	86	29	67	164	63	409
13.....	17	6	30	117	7	177
14.....	42	16	108	132	16	314
15.....	10	22	67	132	22	253
16.....	7	36	77	89	7	216
17.....	29	23	85	65	3	205
18.....	9	57	82	29	13	190
19.....	56	50	85	88	21	300
20.....	13	107	71	17	4	212
21.....	424	26	53	16	2	521
22.....	19	51	60	88	24	242
TOTALS	3,180	971	1,859	5,681	1,281	12,972



COMPARISON OF LABOR COSTS IN BUILDING CONSTRUCTION AND ROAD CONSTRUCTION

Since 1933 great stress has been laid upon the problem of unemployment. Large sums of money have been appropriated by the Federal Government for the construction of Public Works. Figures provided by the Federal Emergency Administration of Public Works show that since 1933 \$1,101,806,787 was spent for Building Construction and \$635,840,713 for Road Construction.

The Board has felt for some time that while a certain amount of road construction was necessary, more emphasis should be put upon building construction since a larger part of the monies expended for this type of construction would go directly to labor on the job.

We have made a careful analysis of the detailed estimates on two typical construction projects, one for a housing project in Philadelphia and the other, a road building job in Massachusetts. The following estimates bear out our contention showing that the monies paid directly to labor on the job in the case of the Housing Project was equal to 38 per cent of the total cost while similar labor on the Road job amounted to only 11.9 per cent of the total cost.

FEDERAL EMERGENCY ADMINISTRATION OF PUBLIC WORKS

DETAILED ESTIMATE

(PREPARED BY THE MASSACHUSETTS STATE BOARD OF HOUSING)

Type of Project: Road Construction — Massachusetts
Typical Road Building Job with Bridges and Underpasses

Item No.	Quantity		Item	Material	Plant	Labor	Insurance	Overhead	Bid
1	122,500	CY	Roadway Excav.	\$18,375.00	\$11,025.00	\$8,820.00	\$930.00	\$1,960.00	\$45,325.00
2	1,422	CY	Bridge "	—	199.08	540.36	28.44	38.39	881.64
3	580	CY	Ledge "	58.00	725.00	1,165.80	11.60	69.60	2,030.00
5	17	CY	Concrete 1:2½:5	127.84	8.50	17.00	2.55	7.82	180.20
8	9,265	T	Broken Stone	13,897.50	—	2,779.50	277.95	833.85	19,456.50
9	56,050	Gal	Bituminous Mat.	—	—	—	—	280.25	7,286.50
10	1,038	LF	6" R. C. Pipe	166.08	—	103.80	10.38	14.53	311.40
11	1,540	LF	10" R. C. Pipe	539.00	—	231.00	23.10	40.04	924.00
12	2,200	LF	12" R. C. Pipe	990.00	—	330.00	33.00	66.00	1,540.00
13	966	LF	15" R. C. Pipe	679.50	—	163.08	18.12	45.30	996.60
14	758	LF	18" R. C. Pipe	833.80	—	151.60	15.16	53.06	1,137.00
15	141	LF	6" CI Water Pipe	33.84	—	14.10	1.41	2.39	56.40
18	74	No	Bounds	296.00	—	222.00	22.20	27.38	621.60
19	57	No	Catch Basins	2,376.90	—	912.00	91.20	169.29	3,904.50
22	147	T	Type D Bit. Surfacing	1,175.00	—	36.75	.73	60.71	1,396.50
23	52	No	Stone Curb Inlets	754.00	—	182.00	18.20	47.84	1,102.40
29	80	No	Trees Removed	—	—	728.00	72.00	40.00	880.00
30	38,900	CY	Gravel Borrow	2,723.00	10,697.50	1,594.90	155.60	778.00	17,505.00
31	635	CY	Sand Borrow	127.00	311.15	63.50	6.35	95.25	1,270.00
32	3,890	CY	Strip Gravel Pits	—	194.50	311.20	38.90	27.23	622.40
35	68	CY	Rubble Conc. Mas. Cl. C.	511.36	34.00	68.00	10.20	31.28	720.80
36	390	CY	Rubble Cem. Mas. Cl. C.	1,950.00	—	1,560.00	117.00	183.30	4,192.50
38	275	LF	Stock Fence	49.50	—	—	—	2.47	57.75
41	10,815	LF	Stone Curb.	11,896.50	—	1,297.80	103.15	648.90	15,357.30
42	27	No	Manholes	869.40	—	393.93	38.07	1,366.47	1,503.90
43	7	No	Bounds—Remove & Reset	—	—	32.20	2.80	1.75	40.60
46	108,000	SY	Find Grade—Roll & Finish	—	—	7,992.00	648.00	432.00	10,476.00
48	301,000	No	Reinf. Steel for Structures	11,438.00	—	—	—	602.00	13,244.00
56	1,060	LF	Fences Removed & Reset	265.00	—	—	—	13.78	307.40
58	4,960	LF	Curbing Removed & Reset	—	—	1,488.00	99.20	79.36	1,835.20
59	2,200	SY	Grano Walks	1,496.00	—	440.00	44.00	99.00	2,288.00
66	1	No	Town Line Post—Remove & Reset	—	—	9.91	.09	.50	11.55
70	9,880	CY	Trench Excav.	14,128.40	—	2,667.60	296.40	790.40	19,760.00

Item No.	Quantity		Item	Material	Plant	Labor	Insurance	Overhead	Bid
71	180	CY	High Early Strength Conc.	\$1,038.60	\$59.40	\$82.80	\$9.00	\$59.40	\$1,368.00
74	6,370	CY	Loam Borrow	3,503.50	—	1,274.00	127.40	242.06	5,733.00
77	5	No	Catch Basins Adjusted to Grade ..	—	—	45.50	4.50	2.50	57.75
78	3	No	Catch Basins in Place	81.30	—	48.00	4.80	6.69	154.80
79	7	No	Manhole Covers to Catch Basins ..	73.50	—	14.00	1.40	44.45	102.20
80	1	No	Curb Inlet—Remove & Reset	—	—	9.10	.90	.50	11.50
81	1	No	Curved Curb Inlet	18.50	—	5.00	.50	1.20	28.00
82	260	LF	10" C.I. Culvert Pipe	358.80	—	—	—	18.20	416.00
83	326	LF	12" C.I. Culvert Pipe	652.00	—	—	—	32.60	749.80
84	150	LF	18" C.I. Culvert Pipe	600.00	—	—	—	30.00	690.00
85	640	LF	24" C.I. Culvert Pipe	4,224.00	—	—	—	211.20	4,864.00
86	318	LF	6" C.I. Water Main	349.80	—	—	—	17.49	413.40
87	115	LF	12" C.I. Water Main	248.40	—	—	—	12.42	287.50
88	346	LF	6" V.C. Pipe for Sewer	83.04	—	—	—	4.15	96.88
89	700	LF	12" V.C. Pipe for Sewer	378.00	—	—	—	18.90	434.00
90	185	LF	Water Pipe Insulation	166.50	—	—	—	8.32	192.40
91	2,315	LF	Curved Stone Curbing	3,241.00	—	277.80	23.15	185.20	4,097.55
92	10,620	LF	Straight Stone Curbing	10,195.20	—	1,274.40	106.20	573.48	13,487.40
93	30	No	Stone Curb Corners	157.50	—	60.00	6.00	11.10	258.00
94	630	LF	Precast Curved Conc.	—	—	—	—	—	—
95	2,225	LF	Slope Edging	548.10	—	75.60	6.30	30.87	711.90
96	215	LF	Special 2 Rail	1,668.75	—	—	—	82.32	1,935.75
97	1,902	LF	Fence Guard Rail	408.50	—	—	—	20.42	473.00
98	250	SY	Iron Picket Fence	8,654.10	—	—	—	431.75	9,985.50
99	2,120	SY	Granite Block Paving	855.00	—	75.00	7.50	47.50	1,082.50
100	31,750	SY	Tar Sidewalks	2,332.00	—	—	—	116.60	2,756.00
101	4	—	Seeding	4,762.50	—	—	—	222.25	5,397.50
102	225	LF	RR Signal Signs	—	—	54.60	5.40	3.00	69.20
103	1	—	Remove & Reset	—	—	22.50	2.25	2.92	67.50
104	1	—	Traffic Signal Duct.	31.50	—	37.00	3.00	29.00	670.00
105	1	—	Underpin House 44 + 05 R	540.00	—	37.00	3.00	25.50	589.00
106	1	—	Underpin House 44 + 45 L	470.00	—	37.00	3.00	31.50	727.00
		—	Underpin House 45 + 00 R	590.00	—	37.00	3.00	25.00	578.00
		—	Underpin House 45 + 10 L	460.00	—	37.00	3.00	25.00	578.00

FEDERAL EMERGENCY ADMINISTRATION OF PUBLIC WORKS
DETAILED ESTIMATE
(Concluded)

Item No.	Quantity	Item	Material	Plant	Labor	Insurance	Overhead	Bid
107	1	Underpin House 45 + 70 R	\$480.00	\$—	\$37.00	\$3.00	\$26.00	\$600.00
108	1	Underpin House 46 + 45 L	510.00	—	37.00	3.00	27.50	635.00
109	1	Underpin House 46 + 45 R	490.00	—	37.00	3.00	26.50	612.00
110	1	Remove & Rebuild Garage 46 + 05 R	360.00	—	37.00	3.00	20.00	462.00
111	1,122	CY Cl "A" Reinf. Conc.	12,353.22	370.26	673.20	67.32	673.20	15,550.92
112	2,876	CY Cl "C" Reinf. Conc.	22,145.20	949.08	1,783.12	201.32	1,265.44	28,760.00
113	3,744	CY Cl "C" Rubble Conc.	26,657.28	1,235.52	1,872.00	187.20	1,497.60	34,594.56
114	1,110	SY Memb Wtpfg	1,776.00	—	—	—	88.80	2,053.50
115	3,715	SY Bit. Wtpfg	371.50	—	—	—	18.57	445.80
116	5,327	SY Colorless Wtpfg	799.05	—	—	—	37.28	905.59
117	815	LF Chain Link Fence	872.05	—	—	—	431.95	1,018.75
118	235,500	Lbs Struct. Steel	12,340.20	—	—	—	612.30	14,130.00
7	8,550	CY Standard Surfacing	42,151.50	2,821.50	3,933.00	427.50	2,479.50	57,028.50
21	237,200	Lbs Reinf. Steel for Surfacing	6,152.96	—	1,660.40	—	474.40	9,013.60
			<u>\$259,906.67</u>	<u>\$28,630.49</u>	<u>\$47,852.05</u>	<u>\$4,383.44</u>	<u>\$19,135.67</u>	<u>\$401,517.89</u>

Summary

Material	\$259,906.67	64.73%
Plant	28,630.49	7.11%
Labor	47,852.05	11.91%
Insurance	4,383.44	1.09%
Overhead	19,135.67	4.76%
Profit	41,609.57	10.40%
Total Cost	<u>\$401,517.89</u>	<u>100.00%</u>

FEDERAL EMERGENCY ADMINISTRATION OF PUBLIC WORKS

DETAILED ESTIMATE

Docket No. H-1 Type of Project—Housing M & Cayuga Sts., Philadelphia, Pa.

Cont. No. 554-1 Total Cont. Price \$963,610 Total Est. Cost \$1,153,607.

Borrower's name—Juniata Park Housing Corporation, 2721 North Fifth St., Philadelphia, Pa.

Contractor's Name—Turner Construction Co., 17th & Sansom Sts., Philadelphia, Pa.

Item No.	Description of Item	Units Or LS	No. of Units	Labor Cost	Per Cent	Mat'l Cost	Per Cent	Other Costs	Total Cost
102-1	Superintendence	LS		\$3,750					\$3,750
102-2	Engineering & Lab. Tests	LS		3,020				\$755	3,775
102-3	Clerical	LS		5,110					5,110
102-5	Office Expense	LS						2,150	2,150
102-7	Telephone & Telegraph	LS						720	720
102-10	Insurance	LS						5,110	5,110
102-12	Permits & Licenses	LS						2,200	2,200
102-22-1	Bond Fee	LS						500	500
201-1	Temporary Buildings	LS		550	35	\$1,000	65		1,550
201-3	Water Supply	LS				820			820
201-6	Temporary Roads	LS		570	49	600	51		1,170
201-8	Temporary Light	LS		250	50	250	50		500
201-9	Accident Prevention	LS		760					760
201-10	Cleaning	LS		3,670	80	900	20		4,570
201-11	Winter Conditions	LS		100		100			200
201-12	Police & Watchmen	LS		1,600					1,600
202-4	Plant Rental	LS				2,670			2,670
202-7	Plant Inst., Upkeep & Removal	LS		2,000	40	3,000	60		5,000
202-9	Hand Tools & Supplies	LS				2,660			2,660
302	Boring & Tests	LS		300	35	380	44	175	855
402-10	General Excavation & Fill	CY	25,200	7,870	66	\$4,000	34		\$11,870
407-A & B	Concrete & Cement Work	CY	10,500	98,410	46	117,490	54		215,900
407-9	Stone Masonry Walls	Perch	2,500	7,000	45	8,670	55		15,670
408-1-2	Brickwork & Dampproofing	LS		50,000	41	70,550	59		120,550
408-2	Gypsum Plank & Bucks	LS		28,000	56	22,000	44		50,000
408-3	Structural Steel	Tons	104	3,610	35	6,800	65		10,410
408-4	Ornamental & Misc. Iron	LS		7,350	21	28,000	79		35,350
408-7	Trim & Finish Carpentry	LS		23,828	61	15,242	39		39,070
408-7-1	Overhead Doors	No	74	370	16	2,000	84		2,370
408-8	Metal Sash & Screens	LS		4,360	20	17,450	80		21,810
408-8-1	Metal Doors	No	175	950	30	2,190	70		3,140

Item No.	Description of Item	Units Or LS	No. of Units	Labor Cost	Per Cent	Mat'l Cost	Per Cent	Other Costs	Total Cost
408-9	Plastering & Lathing	LS		\$8,200	60	\$5,460	40		\$13,660
408-10	Asphalt Tile	SF	150,000	2,500	15	14,660	85		17,160
408-11	Roofing & Sheet Metal Wk.	LS		8,200	35	15,140	65		23,340
408-12	Hardware	LS				7,000			7,000
408-16	Wall Tile, Slate & Access.	LS		1,580	31	3,500	69		5,080
408-18	Painting & Glazing	LS		22,500	56	17,850	44		40,350
408-20	Weatherstripping & Caulking	No	284	430	50	430	50		860
408-23-4	Shades	No	2,387	300	9	2,910	91		3,210
408-23-5	Medicine Cabinets	No	284	285	14	1,775	86		2,060
408-23-6	Kitchen Cabinets	LS		1,580	10	13,500	90		15,080
408-24-1	Heating & Piping	LS		14,000	26	39,952	74		53,952
408-24-1E	Heating Equipment	LS		1,000	9	10,448	91		11,448
408-24-2E	Electrical Equip. & Fixtures	LS				19,825			19,825
408-24-2	Electrical Work	LS		12,175	38	20,000	62		32,175
408-24-3	Plumbing Work	LS		22,860	36	40,000	64		62,860
408-24-3E	Plumbing Equipment & Fixtures	LS		500	2	20,000	98		20,500
408-24-4	Electric Ranges	No	200 Ranges						
			84 Hot Plates			12,670			12,670
415	Asphalt Roads and Paths	LS		1,000	22	3,610	78		4,610
430	General Landscaping	LS		2,500	50	2,500	50		5,000
102-22	Contingency							\$15,960	15,960
	Total Labor			\$353,038	38				
	Total Materials					\$558,002	59		
	Total Other Costs in Guaranteed Price							\$27,570 (3%)	
	Contractor's Total Guaranteed Price								\$938,610
2A	Land								115,000
600	Architects' Fee								40,000
625	General Contractor's Fee								25,000
650	Legal Fee, Title Insurance, Recording Fee & Misc. Legal Expense								15,000
	Carrying Charges during construction, con- sisting of Taxes, Insurance and Interest								19,997
	Total Cost of Project								\$1,153,607

CHARLESTOWN SURVEY

The following is a report by the State Board of Housing on an order passed by the Boston City Council.

To the Honorable Frederick W. Mansfield.

Report on the Boston City Council order passed August 30, 1937 which reads as follows:

"Ordered, That his Honor the Mayor be requested to submit the following list of locations to Mr. John Carroll, Chairman of the State Board of Housing, with the view of eliminating them as undesirable dwellings and a fire menace:

"5 Cottage street, 46 Cottage street, 44 Cottage street, 42 Cottage street, 40 Cottage street, 34 Cottage street, barn at corner of Cottage and Medford streets, 48 Polk street, 91 Elm street, 93 Elm street, 95 Elm street, 47 Monument street, 34 St. Martin street, 36 St. Martin street, 38 St. Martin street, 2, 3, 4 Bellows place, 6 Marshall place, 3, 4, 5 Neal court, 1, 4 Short Street place, 36 Dunstable street, 7 Frothingham avenue, 21 Sullivan street, 2, 3 Badger place, 3 Trenton street, 23 Jefferson avenue, 63 Bartlett street, 16 Bartlett street, 11 Lexington avenue, 18 Ferrin street, 34 Ferrin street, 44 Ferrin street, 36 Russell street, 1, 2 Russell place, 7 Forest place, 33 Auburn street, 31 Auburn street, 5 Oak avenue, 22 Walker avenue, 36 Russell street, 2 Chauncey place, 5 Tremont place, 7 Tremont place, 5 Essex street, 11 Lyndeboro street, corner Lyndeboro and Middlesex streets, 173 Rutherford avenue, 37 Moulton Street, 39 Moulton Street, 41 and 43 Moulton Street, barn on Edwards street, 66 and 68 School street, 25 Monument street, 294 and 296 Main street.

"Passed under suspension of the rules."

The State Board of Housing has examined the above-named properties as well as the records pertaining to them. The facts are as follows: (See attached list). Out of a total of 60 properties three addresses were unknown. The City of Boston was in possession of four properties while six were owned by various banks, and in five cases the buildings had already been demolished. The City held tax titles on 17 parcels and City Deeds on six more. A physical examination disclosed that there were 37 buildings in bad condition, all of which should be demolished.

Demolition of unfit and substandard dwellings is of primary importance in any housing program; therefore, we recommend that the Boston City Council request the Building and Health Departments of the City to take whatever action is possible under the existing laws to demolish these buildings. We would also like to call your attention to the fact that there are in Charlestown hundreds of other buildings in equally bad condition and that the Real Property Inventory taken in 1934 disclosed the fact that there were 3,912 houses in the City of Boston unfit for habitation.

There is ample authority in the law for the vacation or closing of substandard buildings, but the authority for compulsory demolition of such structures is doubtful. In view of the seriousness of this ever-increasing problem, legal means should be developed giving municipal enforcement agencies the right to tear down insanitary buildings or improve them to comply with the law.

Respectfully submitted,
State Board of Housing
BY JOHN CARROLL, *Chairman*

List of Substandard Properties in Charlestown

Prepared by the State Board of Housing

Location	Total Value	Sq. ft. of Land	Value of Land	Value of Buildings	Taxes	Owner	Condition
46 Cottage St.	300	918	300		City Deed	Mathew J. Ryan	Bad
44 Cottage St.	300	918	300		Paid	Warren Inst. Savings	Bad
42 Cottage St.	300	918	300		Paid	City Sq. Realty Corp.	Bad
40 Cottage St.	400	891	300	100	Tax Sale	Dennis Lyons	Bad
34 Cottage St.	400	892	300	100		City of Boston	Bad
Cottage and Medford Sts.	1,000	1,075	400	600	Paid	James A. Frazer	Bad
48 Polk St.	600	1,176	600		Paid	Charlestown Five Cents Savings Bank	Bad
91 Elm St.	1,100	1,555	1,000	100	Paid	Frances Raynes	Bad
93 Elm St.	1,200	1,456	1,100	100	Paid	Frances Raynes	Bad
43 Monument St.	4,500	1,475	1,700	2,800	Paid	Mary E. McCarthy	Bad
25 Monument St.	1,800	2,049	1,400	400	Sale	Josephine M. Gallagher	Bad
34 St. Martin St.	300	560	200	100	Tax Paid	Mary M. Babcock	Fair
36 St. Martin St.	200	547	200		Tax Sale	Margaret McCovey	Fair
38 St. Martin St.	200	530	200		Paid	Nellie Gorman	Fair
2 Bellows Pl.	200	634	200		Tax Sale	William A. Brown	Bad
3 Bellows Pl.	300	634	300		Tax Sale	William A. Brown	Bad
4 Bellows Pl.	500	684	300	200	Paid	Salvatore Marascia	Bad
6 Marshall Pl.	400	600	300	100	Paid	Mary A. Gallighan	Bad
3 Neal Ct.	500	527	200	300	City Deed	Emma F. Pratt	Bad
4 Neal Ct.	500	527	200	300	City Deed	Emma F. Pratt	Bad

Location	Total Value	Sq. ft. of Land	Value of Land	Value of Buildings	Taxes	Owner	Condition
5 Neal Ct.	200	629	200		Tax		
1 Short St. Pl.	900	597	200	700	Sale	George H. Clark	Bad
					Paid	Joseph Woytkunsky	Bad
4 Short St. Pl.	1,200	3,080	1,200		Paid	N. E. Structural Co.	Bad
36 Dunstable St.	3,900	6,800	3,400	500	Paid	Francis L. Libby	Vacant Land
7 Frothingham Avenue	1,100	1,780	1,000	100	Tax		
21 Sullivan St.	1,400	1,650	1,300	100	Sale	Joseph Park	Bad
					Paid	Mary A. O'Leary	Bad
3 Trenton St.	1,700	1,080	700	1,000	Paid	Bernard Devlin	Bad
2 Badger Pl.	400	1,650	400		Paid	George L. Preble	Vacant Land
3 Badger Pl.	300	915	200	100	Tax		
23 Jefferson Avenue	5,500	2,625	1,000	4,500	Sale	Waldo Plastridge	Vacant Land
					Paid	John F. Tomfohrde	Bad
63 Bartlett St.	1,100	1,190	1,000	100	Paid	Walter Nash	Being put in repair
16 Bartlett St.	1,100	620	600	500	Paid	West Roxbury Coop. Bank	Bad
11 Lexington Avenue	500	828	300	200	City	Patrick Kelly	Good
34 Ferrin St.	1,500	1,166	500	1,000	Tax		
44 Ferrin St.	600	1,200	500	100	Sale	Mary A. MacNamara	Bad
					Paid	Frances Raynes	Bad
18 Ferrin St.	600	1,000	400	200	Tax		
36 Russell St.	800	1,160	800		Sale	Mary MacNamara	Bad
					Tax		
1 Russell Pl.	600	1,365	200	400	Sale	Ethel Mullan	Bad
					Paid	William M. Osley	Good
2 Russell Pl.	600	1,365	200	400	Paid	William M. Osley	Good
7 Forest Pl.	800	1,760	800		Paid	West Roxbury Coop. Bank	Bad

List of Substandard Properties in Charlestown

Prepared by the State Board of Housing

(TABLE CONCLUDED)

Location	Total Value	Sq. ft. of Land	Value of Land	Value of Buildings	Taxes	Owner	Condition
33 Auburn St.	2,000	1,002	800	1,200	Tax	Elizabeth J. McIntire	Fair
31 Auburn St.	1,800	1,008	800	1,000	Sale	Gertrude W. Dennehy	Fair
5 Oak St.	2,000	2,408	1,400	600	Paid	Charlestown Coop. Bank	Fair
22 Walker Ave.	300	1,059	300		Paid	West Roxbury Coop. Bank	Bad
2 Chauncey Pl.	700	1,260	400	300	City	George H. Lord	Bad
5 Essex St.	500	570	500		Deed	City of Boston	Vacant Land
11 Lyndeboro St.	1,100	1,796	700	400	City	Harry J. Leen	Bad
Lyndeboro and Middlesex Sts.	500	800	500		Deed	Frances Raynes	Bad
173 Rutherford Avenue	800	900	600	200	Paid	Margaret M. MacDonald	Bad
37 Moulton St.	1,400	812	400	1,000	Tax	Robert L. Sullivan	Fair
39 Moulton St.	1,400	812	400	1,000	Sale	Robert L. Sullivan	Fair
41 Moulton St.	1,400	812	400	1,000	Tax	Robert L. Sullivan	Fair
43 Moulton St.	1,400	812	400	1,000	Sale	Robert L. Sullivan	Fair
Gibbs and Edwards St.	1,100	1,691	1,000	100	Tax	William Curtis	Vacant Land
66 School St.	600	1,041	600		Paid	City of Boston	Bad
68 School St.	600	1,041	600		City	John T. Addison	Fair
294-296 Main St.	4,500	5,380	4,400	100	Sale	City of Boston	Bad

HOUSING SURVEY IN THE CITY OF NEW BEDFORD

The passage of the United States Housing Act of 1937 stimulated interest in several cities of the Commonwealth toward the establishment of local Housing Authorities to take advantage of this legislation. His Honor, Leo E. J. Carney, Mayor of the City of New Bedford, requested the assistance of this Board. We advised that before setting up a local Authority, a survey of the housing conditions in his city be made to determine the need for new housing and the Board agreed to make such a survey.

The method of procedure was as follows: The entire city was examined and a map made indicating all the major sub-standard housing areas. These areas were numbered in the order of their relative condition. The area found to be in the worst physical condition was also the one most suitable for rehousing. A block plan of this area was prepared and all the real property data obtained. The facts disclosed confirmed our judgment that a new housing project in this location would be the most necessary and beneficial to the city. A portion of this area of suitable size was then selected and a study made for a proposed new housing project, consisting of a plot plan, estimates of the cost, and the number of accommodations which could be provided. The following is a copy of the report submitted to the Mayor by this Board accompanied by data, maps, etc.:

Report on the Housing Conditions in the City of New Bedford, Massachusetts, by the State Board of Housing, October 11, 1937

A survey of the city showed that there were three major areas in which there was sub-standard housing. These are shown upon the accompanying map and numbered 1-2-3. Area No. 1 is in the worst physical condition and should, in our judgment, be the first to receive consideration for improvement. Area No. 2 is relatively small but also in bad condition. It, however, is surrounded by a good neighborhood and the improvement of this area would stabilize adjacent values. Area No. 3 at the present time is in fair condition but because of the tenement type of housing existing in this area it becomes a potentially bad housing condition.

Since Area No. 1 was first choice for a rehousing project a more detailed real property study was made of this section. It contains about 62½ acres and the records disclosed the following facts: There were within this area a total of 645 properties with a valuation of \$1,334,975. Eight of these properties with a valuation of \$190,492 were owned by the city and there were 79 properties with a valuation of \$130,750 upon which the city held tax title.

These facts would seem to indicate that the city has a considerable stake in the area. Without doubt an analysis of the income to the city from this district as compared to the cost to the city for all the services necessary for its maintenance would show an annual loss. It would seem, therefore, that any improvement in the area which might be made would be beneficial both to the social and to the economic welfare of the city. Any part of this area would lend itself as a sound location for a housing project for the low income group.

We have made a study of a section of this area containing 13.8 acres to show what could be done by the demolition of existing properties and rebuilding with modern low rental housing. In picking this particular site we were influenced by the fact that the city was in possession of a large area of land which could be used in conjunction with the buildings to provide ample open space in the plan which is a requisite of modern

housing. The project has not been worked out in detail but is sufficiently advanced to indicate the accommodations which could be provided and to determine an approximate cost.

Under the terms of the United States Housing Act of 1937 monies have been made available for loans to local Housing Authorities for the clearance and rebuilding of sub-standard areas with modern housing for the low income groups. The need for such housing must be demonstrated, of course, but we feel that this can be done in the City of New Bedford.

We recommend that the City of New Bedford establish a local Housing Authority in accordance with Chapter 449 of the Acts of 1935 and when such Authority has been organized that they make a study of the housing conditions throughout the city with a view to developing a comprehensive long range plan for the clearance and rebuilding of the sub-standard housing areas.

We will be glad to offer our assistance in any way possible.

Respectfully submitted,

State Board of Housing

By JOHN CARROLL, *Chairman*.

*Population and Number of Families in NEW BEDFORD,
MASSACHUSETTS — 6th City*

Year	Population	Number of Families	Population	Increase In Number of Families	Decrease In Number of Population Families
1910	96,652				
1920	121,217	26,858	24,565		
1930	112,597	27,920		1,062	8,620

Decrease in population, 1920-1930, 7.1%

Increase in families, 1920-1930, 4.0%

*Number of Family Accommodations Provided in
New Housekeeping Dwellings*

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total, All Kinds
1923					1,163
1924					795
1925	259	406	310	6	981
1926	83	38	6	6	133
1927	69	20	—	—	89
1928	36	6	—	—	42
1929	18	—	—	—	18
1930	15	—	—	—	15
1931	14	—	—	—	14
1932	5	—	—	—	5
1933	4	—	—	—	4
1934	7	—	—	—	7
1935	1	—	—	—	1
1936	7	—	—	—	7

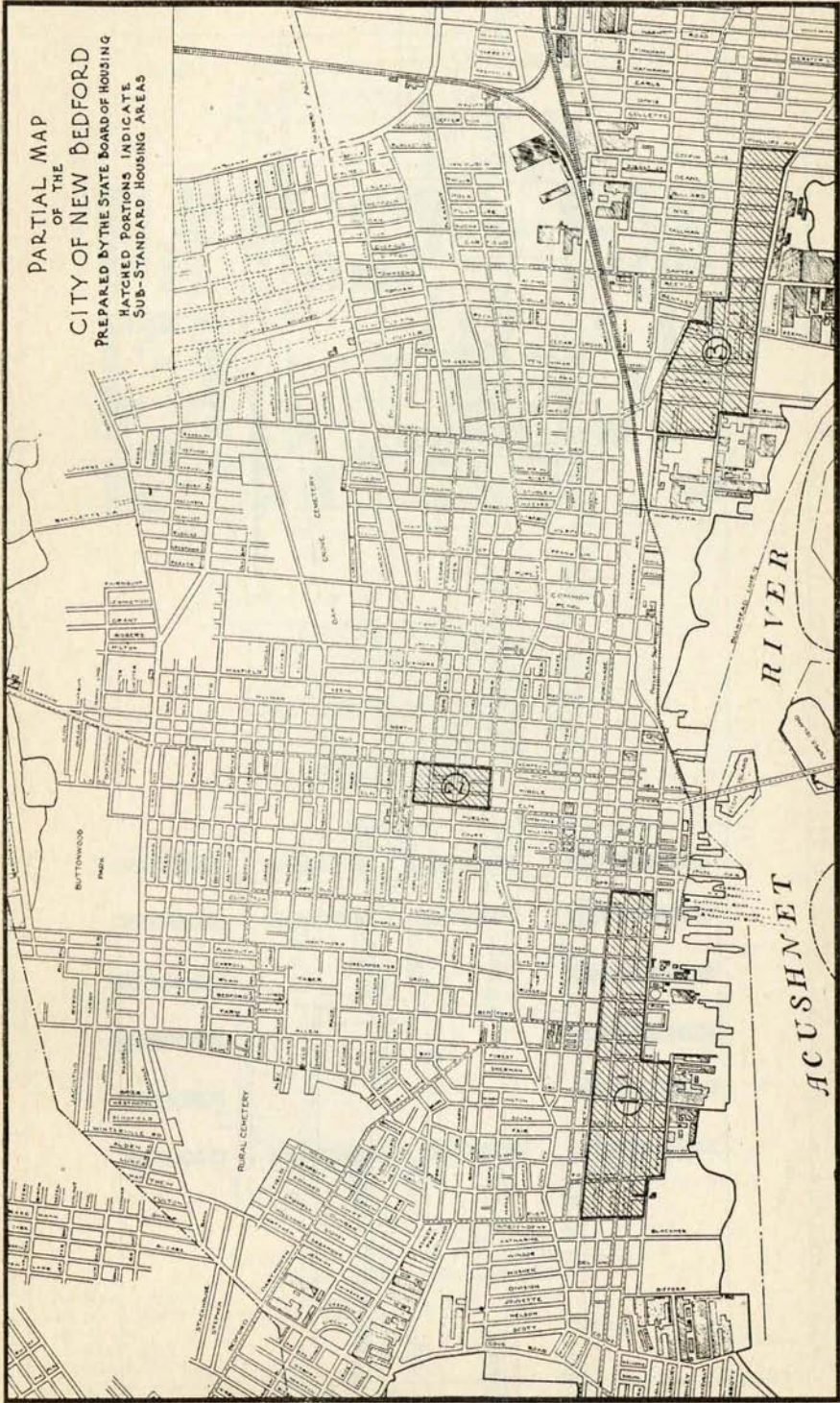
REAL PROPERTY DATA ON SUBSTANDARD No. 1 AREA
IN CITY OF NEW BEDFORD
PREPARED BY STATE BOARD OF HOUSING
October 11, 1937

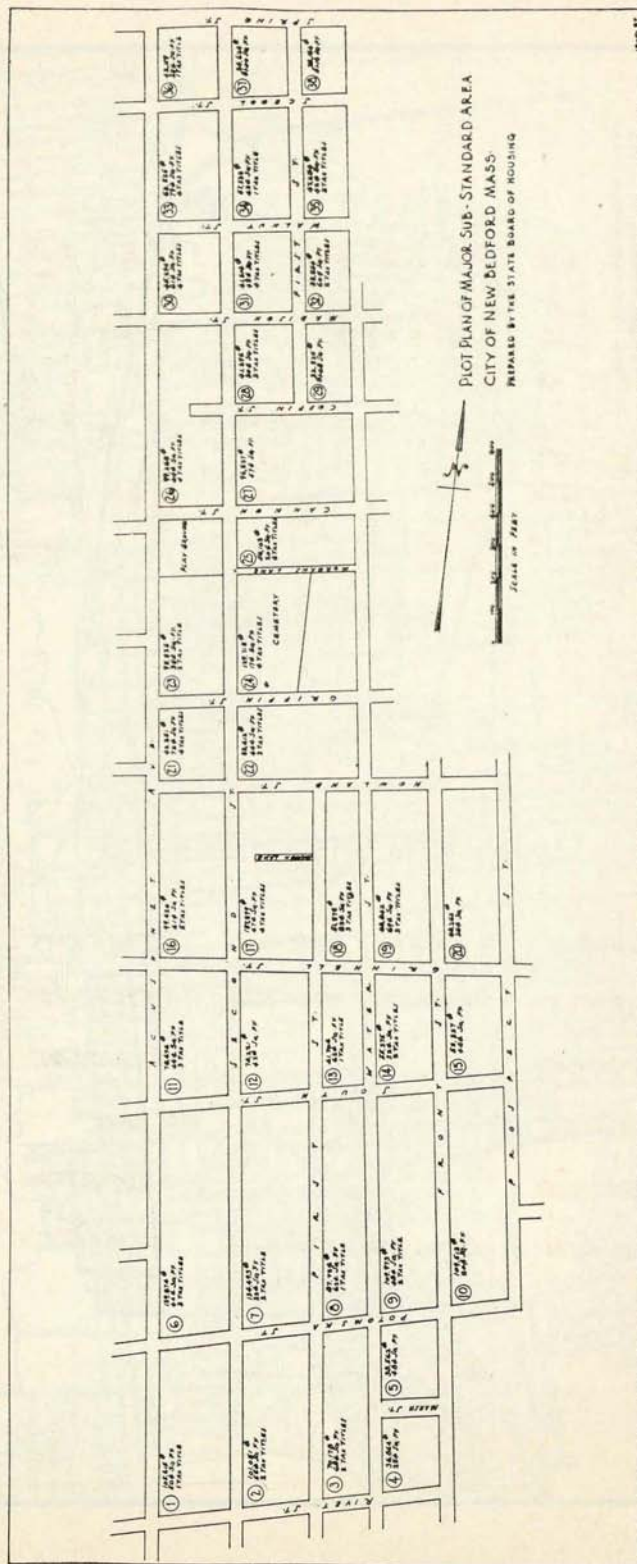
Block No.	Sq. Ft. Land	Val. Land	Val. Bldgs.	Total Val.	Val. Per. Sq. Ft.	Num-ber of Tax Title	Sq. Ft. Tax Title	Val. Tax Title	Num-ber City Owns	Sq. Ft. City Owns	Val. City Owns	Number Bank Owns	Sq. Ft. Bank Owns	Val. Bank Owns
1	105,615	\$12,350	\$40,950	\$53,300	\$.50	1	4,170	\$2,100				2	5,347	\$3,600
2	101,051	9,300	43,625	55,175	.55	2	7,171	3,775				1	3,512	1,925
3	70,178	15,225	32,450	47,675	.68	2	8,828	3,950				5	20,398	10,875
4	36,864	6,675	2,456	9,125	.25				1	28,740	\$5,175			
5	38,562	6,950	—	6,950	.18				1	38,562	6,950			
6	139,847	13,300	47,750	61,050	.44	3	16,043	8,400				4	20,152	7,625
7	134,493	9,900	33,550	43,450	.32	2	10,905	2,400						
8	87,726	11,725	42,300	54,025	.62	1	4,781	2,150				10	26,392	20,650
9	109,973	12,675	39,925	52,600	.48	2	5,540	1,800				6	17,939	10,425
10	109,513	5,956	16,100	22,050	.20									
11	78,474	7,100	27,600	34,700	.44	3	12,490	4,875						
12	74,221	5,450	25,600	31,050	.42							2	5,978	2,175
13	41,704	5,400	20,475	25,875	.62	1	2,371	1,700				1	1,974	1,750
14	55,375	6,625	22,100	28,725	.52	2	6,914	4,325				3	9,011	4,150
15	52,337	4,725	19,200	23,925	.46									
16	99,420	9,900	37,200	47,100	.47	5	14,913	6,175				4	11,802	7,550
17	87,899	6,875	34,395	41,300	.47	4	9,124	575				2	2,488	1,900
18	51,878	7,850	35,275	43,125	.83	3	8,609	7,925				1	3,014	2,750
19	88,842	10,725	50,900	61,625	.69	3	7,898	5,125				1	1,849	175
20	88,283	5,650	27,750	33,400	.38									

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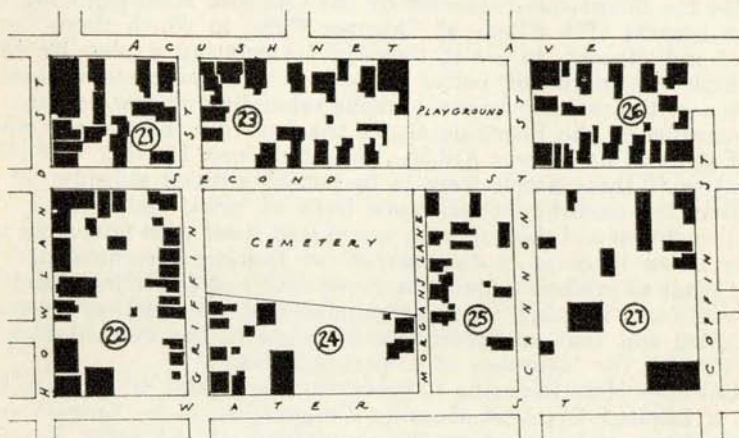
REAL PROPERTY DATA ON SUBSTANDARD No. 1 AREA
IN CITY OF NEW BEDFORD
PREPARED BY STATE BOARD OF HOUSING
October 11, 1937

Block No.	Sq. Ft. Land	Val. Land	Val. Bldgs.	Total Val.	Val. Per. Sq. Ft.	Number of Tax Title	Sq. Ft. Tax Title	Val. Tax Title	Number City Owns	Sq. Ft. City Owns	Val. City Owns	Number Bank Owns	Sq. Ft. Bank Owns	Val. Bank Owns
21	42,351	4,825	25,625	30,450	.72	4	14,579	8,250				1	5,265	1,300
22	83,412	7,950	28,900	36,850	.44	3	7,751	4,350				5	14,293	1,900
23	98,835	12,375	24,900	37,275	.38	2	7,081	2,150	1	31,644	\$4,425			
24	129,718	14,650	7,950	22,600	.17	4	12,455	3,400	1	73,739	10,325			
25	54,103	4,475	6,600	11,075	.20	6	15,958	2,700				1	5,491	325
26	99,268	12,475	31,050	43,525	.44	4	13,001	7,250	1	5,633	575	6	22,085	12,850
27	96,827	9,825	39,100	46,925	.51									
28	41,296	4,400	8,150	12,500	.30	3	12,077	5,350						
29	32,825	3,950	51,175	55,125	1.68									
30	45,294	7,925	19,650	27,575	.61	4	14,736	4,725	1	4,389	4,325	2	5,421	3,525
31	41,314	6,075	13,925	19,950	.48	4	11,383	6,375						
32	33,554	4,900	15,075	19,975	.60	2	3,667	750	1	2,821	2,000			
33	63,825	13,000	37,700	50,700	.79	4	23,382	13,850						
34	57,538	8,000	17,825	24,575	.43	1	7,460	2,875				4	8,351	6,875
35	47,254	8,925	19,825	28,750	.42	3	12,245	3,550						
36	42,119	11,500	19,125	30,625	.73	1	8,426	9,900				1	3,150	1,875
37	34,624	9,375	25,075	34,450	1.00				1	4,964	13,250			
38	28,184	8,000	24,750	32,750	1.16									
Totals	2,724,596	\$326,975	\$1,007,070	\$1,334,975	\$.49	79	283,958	\$130,750	8	190,492	\$47,025	62	193,912	\$104,200



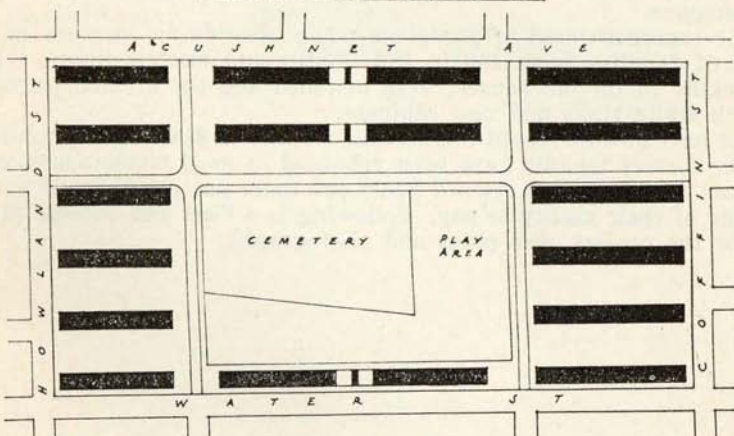


STUDY FOR PROPOSED HOUSING PROJECT
NEW BEDFORD MASS.
PREPARED BY THE STATE BOARD OF HOUSING



PLOT PLAN OF EXISTING HOUSING

BLOCK DATA					
BLOCK	AREA SQ. FT.	TOTAL VALUATION	COVERAGE PER 100 FT.	COVERAGE SQ. FT.	PERCENT COVERAGE
21	42,351	\$30,450	72.6	18,833	44%
22	85,412	36,850	44.6	24,804	30%
23	98,856	37,275	38.6	21,246	22%
24	129,718	22,600	17.6	10,970	9%
25	56,103	11,075	20.6	9,045	17%
26	99,368	43,525	44.6	20,382	20%
27	96,837	48,925	51.6	18,546	16%
TOTAL	604,514	\$230,700	38.6	120,686	20%



PLOT PLAN OF PROPOSED HOUSING

0 100 200 300 400 500
SCALE IN FEET

BUILDINGS 3 STORIES
376 FAMILY UNITS 5 ROOMS
1890 ROOMS
COVERAGE 15.8%
TOTAL COST APP. \$1,880,000



CHICOPEE FALLS HOUSING PROJECT

One of the primary interests which the Board has endeavored to encourage is the formation of Limited Dividend Corporations for the purpose of building low-rental housing.

In 1934 the Board was requested by the Chicopee Manufacturing Corporation, owners of a village at Chicopee Falls, in which there were a group of mill houses, to assist them in formulating a plan by which their employees might be better housed. They had contemplated the demolition of the existing houses and the rebuilding of new houses.

Examination by the Board developed the fact that the average weekly wage of the mill hands was \$16.50. Therefore, new housing was out of the question if these people were to be housed without subsidy. It was found that the existing houses were built of brick and were in fair physical condition and that the plan would lend itself with minor changes, not only to an increase in the number of families accommodated but could be made to produce a much improved condition for living standards. With these facts in mind, we recommended that the existing houses be rehabilitated and that an application be made to the Federal Housing Administration for insurance of a mortgage loan.

The Chicopee Manufacturing Corporation was willing to agree to turn over to a Limited Dividend Housing Corporation to be formed under the State Laws and subject to the regulations of the State Board of Housing, the ownership of all the existing houses. The value of these properties in turn was used to form the necessary equity for a mortgage loan.

Many months of intensive effort on the part of the Board and the various other agencies involved were required before the final details had been worked out and the project finally started.

As a result, private initiative without any subsidy has accomplished the first rehousing of a wage earning class on a large scale with the assistance of an F. H. A. insured loan obtained from the R. F. C. Mortgage Company.

Simple rearrangement of the plans made possible an increase in the number of families from 150 to 186. Baths and electric lights, which were lacking in the old houses, were installed and the kitchens modernized with white sinks and new cabinets.

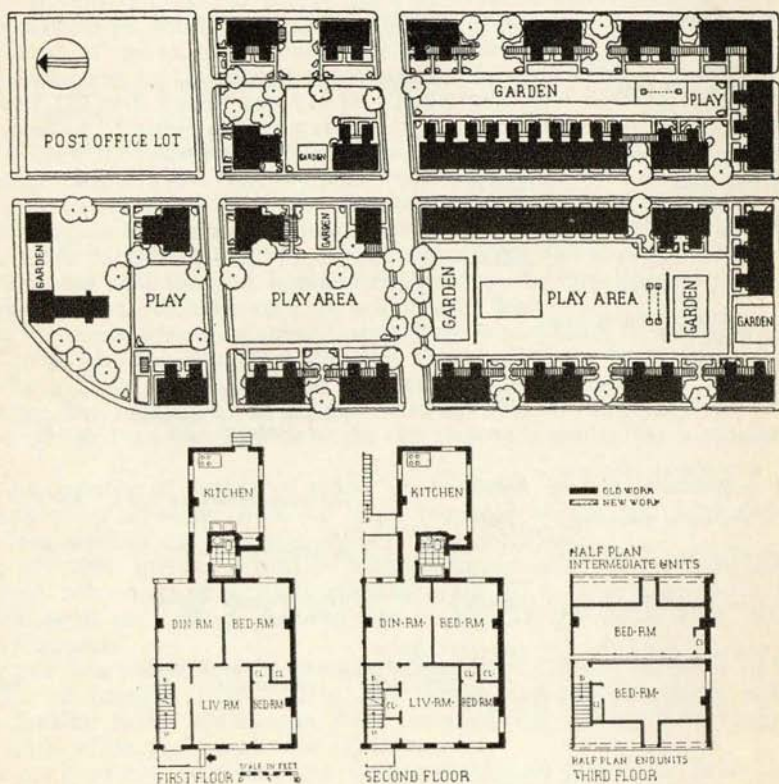
Wages have now increased to a weekly average of \$18.00 and practically all of the former tenants have been rehoused in good wholesome accommodations at an average rent of \$4.00 per room per month, well within the range of their ability to pay. Following is a Cost and Income Statement for the project, also plans and photographs:

Cost and Income Statement for Chicopee Falls Project

Income and Expense

Land 273,003 sq. ft. @ 10c....	\$27,000.00		
Other Equity (Bldgs.)	<u>60,000.00</u>	Number of Rooms 785	
Total Equity	\$87,000.00	@ \$4 per room per	
Proceeds of Mortgage	<u>190,000.00</u>	month	\$37,680.00 per yr.
	277,000.00	Other income	1,200.00
Cost of Land and Bldgs.	87,000.00	Income from water	<u>1,000.00</u>
Construction Cost	155,401.00		39,880.00
Contingency Allowance	3,899.50	Less 7% vacancies	<u>2,792.00</u>
Completion Bond	2,441.22		37,088.00
Architect's Commission	9,257.00	Operating Costs 785 rooms	
Builder's Commission	<u>7,347.00</u>	@ \$15.58 per annum...	12,234.00
Total Cost of Building	\$178,345.72	Taxes	<u>4,666.00</u>
Carrying Charges during Construction:			16,900.00
Interest 6 mos. @ 2¼%	2,138.00	Available for Debt Services	20,188.00
Taxes 6 mos.	2,333.00	Interest on 1st Mortgage	
Insurance	707.78	of \$190,000 @ 4¼%	8,550.00
F. H. A. Mortgage Insurance		Mortgage Insurance ½%	950.00
½% on \$190,000.00	1,425.50	Amortization 2%	<u>3,800.00</u>
Cost of arranging financing..	1,900.00	Total Annual Fixed	
Organization and Legal Expenses	<u>350.00</u>	Charges	13,300.00
Total Carrying Charges	\$8,854.28	Available for Dividend	
Cash Working Capital.....	<u>2,800.00</u>	and Surplus	\$6,888.00
	<u>11,654.00</u>		
	\$277,000.00		

"The Village" now has a population of 186 families instead of 150. In the main, remodeling inside consisted in making modern bathrooms and kitchens out of archaic kitchens, and in supplying closets. Units were added by putting two families in a house where one had been.



PLOT PLAN.

MIDDLE STREET, CHICOPEE FALLS HOUSING PROJECT



Kitchen (Before)



Kitchen (After)

ANNUAL REPORT OF THE BOSTON HOUSING AUTHORITY

In accordance with the provisions of Section 26-V of the Housing Authority Law, the Boston Housing Authority herein respectfully makes to the Massachusetts State Board of Housing its annual report for the year 1937.

At the very outset the Authority desires to pay justifiable tribute to the memory of our former chairman, Francis J. Murray, by recording herein that his death, occurring on February 26, 1937, occasioned a distinct and appreciable loss not only to his associates on the Authority, but also to the local housing movement.

To fill the vacancy caused by the death of Mr. Murray, on June 8, 1937, the Mayor and City Council made the admirable choice of appointing Mr. Bradbury F. Cushing as a member of the Authority for a term expiring January 8, 1941, and on the same day reappointed Mr. John Carroll to a new term expiring January 8, 1942. The personnel of the Authority then became and has continued throughout the year as follows:

Harold Field Kellogg, Chairman	John Carroll
George Greene, Vice-Chairman	Bradbury F. Cushing.
Rev. Thomas R. Reynolds	

In addition to continuing to develop and foster in the people of Boston an interest in the housing movement, a better appreciation of the need for low rental housing projects, and a familiarity with arguments which effectually answer hostile propaganda, the Authority has, during the year, directed its work and efforts to the achievement of four objectives.

It has sought to study and acquire such knowledge and training as would enable it, on taking over the lease of Old Harbor Village from the Federal Government, to properly determine what terms, rights and privileges it must insist upon obtaining and what fixed policies it must follow if as a practical matter it hoped to administer this project in a manner that would be considered successful from a low rent housing point of view. To this end it has made an intensive study of operating charges, costs of heat, light, refrigeration, water, interest, amortization, tenant family budgets, tenant eligibility, tenant leases, costs of city service charges, and has aided the federal housing agencies in cutting down these charges wherever possible, for example, in the matter of pooling water meters and in the matter of convincing city officials of the mutual advantage of fixing a low service charge, all of which is reflected in the low rent to be charged eligible tenants selected from the lower income groups. For similar reasons it has made a thorough investigation into possible constructional defects of the buildings on said project and has also assisted in zoning the land adjacent to the project.

The Authority has also sought to keep itself informed of and has assisted in shaping federal legislation best calculated to give wholesome and salutary impetus to the housing movement. In pursuance of this effort it has become a member of the American Federation of Housing Authorities, has contributed financially to it, has caused to be elected as a director of it one of its own members, and has been thereby entitled to and has received full, early and authentic information as to the trend of new housing legislation, and a thorough understanding of it and its purposes and workings. The Authority has favored the Wagner-Steagall Bill and has been to some considerable extent instrumental in its passage. Members of the Authority have made several trips to Washington and have, in so doing, by reason of the interest and knowledge thereby made manifest, succeeded in having earmarked a large sum of money for the building in Boston of low rent projects.

Pending and since the passage of the Wagner-Steagall Bill the Authority has also sought to have itself prepared to make application for federal funds for Boston Housing Projects if and when the passage of federal legislation should make the same available. With this in mind the Authority has prepared tentative plans for projects in Boston sub-standard areas. It has practically completed plans consisting of surveys, ground plans, elevation and unit plans, and financial set-ups showing location bounds, areas, arrangement of buildings, percentage of coverage, architectural types of superstructure, layout of suites and rooms, present and prospective densities of population, street closings, landscaping and costs, in two alternative set-ups in South Boston, respectively estimated to cost \$3,500,000 and \$5,000,000, the former of which has been tentatively approved by the State Board of Housing, in two alternative plans in East Boston, respectively estimated to cost \$3,500,000 and \$10,000,000, and likewise two similar set-ups in Charlestown, respectively estimated to cost \$3,000,000 and \$7,000,000. In addition it has made a card index of the names of owners and the assessed values of each parcel of land included in all of the above projects and has made more or less complete surveys in the South End, West End, and Roxbury districts of Boston.

While keeping abreast of federal legislation and preparing to take full advantage of it for the benefit of Boston and its low income group, the Authority has not lost sight of the need for urging and supporting the passage of new legislation in this Commonwealth. It is, therefore, now urging, and aiding in, the passage of legislation which will bring our housing law in conformity with the Wagner-Steagall Bill and will enable Massachusetts cities, towns and the housing authorities thereof to meet the requirements of, and make them eligible to receive the grants, loans, and contributions payable under, the provisions of said federal bill. In the carrying on of this necessary activity our chairman has been appointed by, and is serving on an assisting sub-committee to, the Special Commission on Taxation and Public Expenditures, which Commission has already or will soon report its recommendations and observations to the Legislature.

Other than appropriations made for its use by the City of Boston, the Authority has received during the year no revenue. The funds thus appropriated have remained in the care and custody of the City Treasurer and have been, by him, disbursed in payment of the expenses of the Authority having the approval of the City Auditor. The Authority has carried on its payroll a director (architect), a secretary (stenographer), an engineer, and a legal adviser, all of whom have rendered valuable service. With this explanation the Authority herein below sets out what it considers to be an understandable, accurate statement of its receipts and expenditures.

RECEIPTS

Jan. 1, 1937, Balance in treasury from previous appropriation	\$5,795.74
Sept. 27, 1937, Appropriation	2,500.00
Dec. 29, 1937, Appropriation	1,000.00
Total receipts	<u>9,295.74</u>

EXPENDITURES

Office supplies	\$126.17	
Salaries	5,915.02	
Traveling expenses	1,569.12	
Telegrams	29.95	
Typing (extra)	25.69	
Legal advice (expert)	25.00	
Photography	9.25	
Typewriter (purchased)	69.50	
Hospitality (Federal officials)	13.75	
Subscriptions (American Federation of Housing Authorities	270.00	
Total expenditures	8,053.45	8,053.45
Balance in treasury December 31, 1937		\$1,242.29

As to its future plans, the Authority has some very definite aims which it is sincerely desirous of carrying out. It realizes, however, that the possibility of its success in so doing is in a large measure dependent on the cooperation which the state and city can afford to and will give to it. Until the extent of this cooperation is definitely determined a detailed statement of its aims will serve no useful purpose. The policy, in general, of the Authority may, however, be thus stated: That it believes in the efficacy and need of subsidized housing; that this movement can justify itself only by limiting its activities to providing decent, safe and sanitary dwellings for the use of those families which, by reason of their proven low income, cannot pay a rental sufficiently large to warrant private enterprise building for their occupancy; and that the tenant selection made will be the ultimate test of the success or failure of the movement. The Boston Housing Authority pledges its best administrative effort to the movement's success.

Respectfully submitted,
(Signed) HAROLD FIELD KELLOGG.

CAMBRIDGE HOUSING AUTHORITY

JOHN H. CORCORAN, *Chairman*

Henry Wise, Vice-Chairman

Daniel F. Burns

Monsignor August F. Hickey.

Kenneth C. Lincoln, Sec'y.

During the first part of the year, the activities of the Cambridge Housing Authority were directed toward getting an appropriation from the United States Housing Authority for more funds for Cambridge slum clearance. Mr. Corcoran went to Washington to see the Authorities in regard to this. He was informed that until the Wagner-Steagall bill was passed, the United States Authority had no more funds for further slum clearance.

Before the Wagner-Steagall bill was passed, the U. S. Housing Authorities were of the opinion that the various local Housing projects would be administered by the Federal Authorities. Representatives were sent from Washington to discuss the question of rents and service charges with the Cambridge Housing Authority in regard to the New Towne Court project. Several conferences were held with the Federal officials to discuss the subject.

But with the passage of the Wagner-Steagall bill and the appointment of Mr. Nathan Straus as Administrator, the policy of the Administration was changed. When possible, local Authorities were to take over by lease the Administration of local projects. Meetings were held with the Federal Authorities to discuss the question of service charges, terms of the lease and amount of rent. By the end of the year, these details were worked out satisfactorily but it was not until January 28th, 1938 that the lease was signed by the Cambridge Housing Authority and the tenants began to move in to New Towne Court.

On February 25th, 1938, at the time of this report 267 tenants have signed leases for apartments in New Towne Court. It is expected that the remaining 27 apartments will be filled in the next month. Of the 267 tenants who have signed, 211 have already moved to New Towne Court.

At a meeting of the Housing Authority at the time of the signing of the lease it was voted that it was the policy of the Cambridge Housing Authority to prefer Union Labor for positions for which the recognized Trade Unions can supply help, but that the Authority in determining wage scales must accommodate itself to the national policy with respect to wages as determined by the United States Housing Authority.

Mr. Charles F. McMenimen resigned from the Authority and was appointed Manager of New Towne Court. Mr. Daniel F. Burns was nominated in his place and the appointment was confirmed by the City Council the 28th. of December 1937, the appointment to run until 1942.

On December 5th, 1937 Mr. Corcoran was re-elected Chairman, Mr. Wise re-elected Vice-Chairman and Mr. Lincoln re-elected Secretary.

Expenditures by the Cambridge Housing Authority

Appropriation by City Council	\$500.00
Returned by transfer to W. P. A. Reserve Fund	268.70
Actual appropriation	<u>\$231.30</u>

Expenditures:

For decoration of stand	\$15.00
For transportation to and from Washington	166.30
	<u>\$181.30</u>

LOWELL HOUSING AUTHORITY

Annual Report for 1937

To the State Board of Housing
Boston, Massachusetts

Gentlemen:

The Lowell Housing Authority consisting in membership of Messrs. Homer W. Bourgeois, John A. McGuire, Jr., John H. Dwyer, John E. Regan and Francis H. McGurn, held its meeting of organization on January 29, 1937.

At this meeting the following officers were chosen: Chairman, Homer W. Bourgeois; Vice-Chairman, John A. McGuire, Jr.; and Mr. John H. Dwyer as Secretary Pro Tem.

Immediately following organization, the Lowell Authority considered

and studied local housing conditions and the remedy therefor. Many meetings were held locally and in consultation with the State Board of Housing in Boston, Mass.

As a result of its deliberations the Lowell Authority deemed it advisable to make application for federal funds for the elimination of sub-standard housing in this city.

In preparation of the formal application for federal assistance, several sites were discussed and studied as possible areas in which to eradicate sub-standard housing by the erection of modern dwellings. During its deliberations the State Board of Housing as previously stated was frequently consulted. And with the advice and assistance of Mr. C. P. Norton, Architect to the State Board, maps, photographs, figures and a comprehensive survey of local housing conditions were prepared. This data was embodied in an application for federal funds in the sum of \$3,041,012 for a housing project in Lowell. This application was formerly filed on May 12, 1937, with Mr. H. A. Gray, Director of Housing, for the Administrator.

Mr. Gray advised that although the Federal Housing Division had no funds to justify consideration of new projects at that time, nevertheless he would accept the Lowell application for his files until final disposition by the Congress of pending housing legislation. He further made recommendations which resulted in the filing of a supplementary application with Mr. Gray on August 10, 1937.

In filing the application and its supplement, the Lowell Authority at no time received any encouragement or definite assurance of a grant of federal funds for housing purposes in Lowell. As previously stated, the funds of the Federal Housing Division were depleted and no prediction could be made at the time as to the future housing program of the Federal Government. The so-called Wagner-Steagall Bill, which has since been adopted, was pending action in Congress, and its final disposition problematical.

Nevertheless, the Lowell Authority proceeded with its plans in the conviction that if and when the Wagner-Steagall bill was passed, those Authorities who had a clear conception of their local problems and a convincing case, would be in an advantageous position.

As a result, upon the passage of the law creating the U. S. Housing Authority and upon the appointment of an Administrator, the Lowell Authority was invited to confer with the latter. A sub-committee of the Lowell Housing Authority was appointed to confer with Administrator Straus in Washington, D. C.

Upon the conclusion of this conference on December 10, 1937, Administrator Straus announced the tentative earmarking of \$2,700,000 for a housing project in the city of Lowell. This sum represents 90% of the total as requested by the Lowell Authority and the maximum permissible under the U. S. Housing Act.

This act of the Administrator should not be interpreted as the final requisite necessary for the actual receipt by the Lowell Housing Authority of the sum allotted. In this connection, the following facts must be borne in mind.

First, that the sum tentatively earmarked is not available to the City of Lowell until the passage by the General Court of enabling housing legislation.

Second, that no area has yet been approved by the U. S. Housing Authority as the site for the Lowell Housing project, and it is reasonable to conclude that no approval will be given until enactment of further housing legislation in this Commonwealth.

The situation in Lowell at present may be better summarized by a consideration of the following statement of Administrator Straus with respect to allotments to cities.

"These tentative earmarkings are not based on the approval of specific projects nor do they mean that a complete financial set-up has been arranged and approved for these cities. They indicate merely that we are satisfied that the local Authorities in these cities are qualified and equipped to do business and are making an honest effort to meet the conditions of the act."

On May 8, 1937, recognizing the necessity of a personnel to assist in the supervision and in effecting the policies of the local Authority, it was voted to employ as of June 1, 1937, John J. McPadden, as Secretary, and Miss Rosemary Bechard as stenographer. The two latter named have served in their respective positions since that date.

During the year the administration and office expenses of the Authority were made possible by an appropriation of \$3,500 for that purpose by the Mayor and City Council of the City of Lowell.

The receipts and expenditures for the year 1937 are as follows:

Appropriation by City	\$3,500.00
Salaries for office personnel	\$1,707.50
Expense and supplies	790.40
Transfer from appropriation by City Council	1,000.00
	<hr/>
	3,497.90
Unexpended Balance, December 31, 1937	\$2.10

Respectfully submitted,

THE LOWELL HOUSING AUTHORITY:

Signed:

Homer Bourgeois
John A. McGuire, Jr.
John H. Dwyer

John E. Regan
Francis H. McGurn

Financial Statement—Lowell Homesteads

The following is a statement of the Lowell Homesteads project:

Appropriation (made in 1917)	\$50,000.00
Expenses	
Land purchased, 7 acres with room for 40 houses, including also one house standing on lot	\$12,500.00
Cost of 12 houses	28,128.77
Improvements	2,626.77
	<u>43,255.54</u>
Balance returned to State Treasury	\$6,744.46
Sale price of houses and lots	36,862.30
Amount paid on principal	<u>34,511.72</u>
Principal remaining unpaid November 30, 1937	\$2,350.58
Paid back to State Treasury:	
Interest	\$14,572.95
Principal	34,511.72
Rent	3.26
Lot No. 4 (extra payment on principal)	<u>344.35</u>
	49,432.28
Receipts for fiscal year ending November 30, 1937	\$375.68

Lot No.	Selling Price	Total Payments To Date	Principal	Paid Interest	Unpaid Balance
1	\$432.30 (lot only)	432.30	432.30	—	—
2	3,100.00	4,308.13	2,854.54	1,453.59	245.46
3	2,900.00	3,982.00	2,676.50	1,305.50	223.50
4	2,900.00	2,814.18	1,730.00	1,084.18	1,170.00
5	2,900.00	4,112.26	2,900.00	1,212.26	—
6	2,450.00	3,550.80	2,450.00	1,100.80	—
7	2,450.00	3,478.90	2,450.00	1,028.90	—
8	2,900.00	4,165.21	2,900.00	1,265.21	—
9	2,400.00	3,482.61	2,400.00	1,082.61	—
10	2,425.00	2,723.67	1,713.38	1,010.29	711.62
11	3,000.00	4,367.80	3,000.00	1,367.80	—
12	2,900.00	3,808.67	2,900.00	908.67	—
13	3,100.00	4,506.29	3,100.00	1,406.29	—
Old House	2,500.00				
Lot	496.00				
Surveying	9.00	3,071.20	3,005.00	66.20	—
Lot No. 4	Extra Payment	280.65		280.65	—
Total	\$36,862.30	\$49,084.67	\$34,511.72	\$14,572.95	\$2,350.58
Rent		3.26			
Lot No. 4					
Extra Payment.		344.35			
		<u>\$49,432.28</u>			

STATE BOARD OF HOUSING

Financial Statement

The following table shows the legislative appropriations for expenses under the direction of the Board for the fiscal year ending November 30, 1936, and the fiscal year ending November 30, 1937, and the expenses for the same periods:—

	Appropriations Fiscal Year Ending Nov. 30, 1936	Expenses Fiscal Year Ending Nov. 30, 1936	Appropriations Fiscal Year Ending Nov. 30, 1937	Expenses Fiscal Year Ending Nov. 30, 1937
For Personal Services of Board Members and Employees	\$13,107.00	\$13,104.10	\$14,900.00	\$14,899.67
Other Expenses	5,050.00		5,150.00	
To cover deficit as of 1935	349.34			
Unexpended balance as of 1935 brought forward	53.25			
Part of amount remaining of 1936 Appropriation brought forward to 1937			91.14	
Traveling Expenses		1,711.13		1,962.49
Other Services & Expenses		2,805.06		2,604.30
Supplies		471.64		391.04
Equipment		111.82		
Furniture		96.79		253.23
Totals	\$18,559.59	\$18,300.54	\$20,141.14	20,110.73
Unexpended Balance		\$259.05		\$30.41

Financial Statements verified.

GEO. E. MURPHY, *Comptroller.*

Approved.

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